THE SATURDAY EVENING POST

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DEC. 9, 1916 …5c. the Copy

In This Number

Frederick Orin Bartlett—Will Irwin—Pelham Grenville Wodehouse—Albert W. Atwood
Herbert D. Ward—Edwin Lefèvre—Maximilian Foster—Isaac F. Marcosson—Dana Burnet

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THE SPENDER

By Frederick Orin Bartlett

ILLUSTRATED BY WALTER H. EVERETT

"Money! Money! Money!" She Answered. "Oh, Dick, I Wish I Had a Million Dollars!"

WHEN Horace K. Bisbee, who founded and owned the wholesale leather house bearing his name, desired to summon his secretary, head bookkeeper and confidential man, he did not press the electric button on his desk, but merely wheeled halfway about in his old swivel chair and growled, in his normal conversational tone:

"Stetson!"

In the twenty-five years the little man had been associated with Bisbee on a salary which in all this while had increased from ten to only twenty dollars a week, he had never failed to appear instantly at the door leading from the next office, where the old iron safe was kept. He came, leaning forward a trifle, as though his ears anxiously outstripped his feet. He always carried a pad and pencil in his hand, ready to begin figuring without any waste of time. Bisbee still looked after his own correspondence and wrote it with a stub pen and ink.

After calling, Bisbee turned back and began to talk even before hearing the subdued "Yes, sir" announcing Stetson's presence. He knew the man was there as well as he knew, when he trudged to the office of a sunny morning, that his shadow was behind him.

"Stetson, I understand that nephew of mine isn't doing very well."

Stetson gave an uneasy cough. He understood as much himself and had been fearful of some such summons as this—fearful, because he liked the young man.

Dick Bisbee had not been with the house a month before he strolled up here late one afternoon to interview his uncle and, finding him gone, had sat down in Stetson's office. Rolling a cigarette, he had lighted it, crossed his legs and taken Stetson into his confidence. "I came up to strike H. K. for a raise," he announced.

"Good Lord!" Stetson had gasped, choking a little over the smoke, to which he was quite unaccustomed.

The young man's frank blue eyes appealed to him. He liked, too, his confidence—the confidence of twenty—and he liked his smile. There was a touch of pathos in the situation, because Stetson knew what Bisbee's plans for him were.

"Well, I've been here a month," explained Dick.

Stetson had been with the house five years before he received his first raise.

"I've handled cowhides until I'm getting tanned myself—all inside," continued Dick. "Believe me, it's no fun!"

He spoke cheerfully, but with conviction.

"It isn't pleasant," admitted Stetson.

"Anything but!" nodded the young man.

"So," continued Dick Bisbee, "if I'm going to keep on doing it I want wages enough to be able to forget hides when I get out of the office. Besides, H. K. would never miss five dollars a week more."

Stetson was in a position to dispute that last statement, had it been his duty to do so; but he let it pass.

"If I were you I don't think I'd ask just yet," he had advised.

Then, before he knew it, Stetson found himself unfolding to Dick his whole life story, based on his experience with the firm. It was a simple and undramatic tale—merely of how he had worried along on his scant income, trying to support a wife and child.

"Helen has a birthday tomorrow," he concluded. "She is eighteen."

"H. K. ought to raise your salary in honor of the event," declared Dick.

When Stetson came back from lunch the next day he found on his desk a nosegay of violets, with a note reading:

For Helen, in honor of her eighteenth birthday.

RICHARD BISBEE.

It was the first time a Bisbee had ever shown any interest whatever in his affairs; and it touched him.

"He means well enough," said Stetson to Horace K.

"Means!" returned Bisbee. "What in thunder do I care what he means if he doesn't do his work?"

"Perhaps it comes a bit strange to him, at first," suggested Stetson. "He has been here only a month."

He did not wish to seem to apologize for the young man, and yet he felt inspired to risk something to save him from being discharged. For twenty-five years he himself had lived in mortal terror of such a catastrophe. After a bad day with Bisbee he used to wake at night, wondering what would become of himself and family in such event; and it brought the moisture to his brow. Dick had no one dependent upon him, to be sure, and had the further advantage of being a relative; but this last fact would not count for much if H. K. lost his temper. And though five dollars a week was not in itself much to lose, it was a whole lot if it was all one had. It would be difficult for the young man to find another position, with the stigma of having been dropped from his first.

"I imagine all work is a bit strange to him," returned Bisbee grimly; "but you can tell him that he'll get used to it here mighty soon, or I'm through with him."

"You mean you wish me to send him up to you?"

Stetson was not ordinarily so dull, but he did not relish that task.

"No," growled Bisbee. "I don't want to see him."

But as Stetson turned back into his office, Bisbee's brows contracted. It was not like him to turn over to another a duty of this kind. Here was another bit of evidence that he was not quite himself, and the evidence had been accumulating for several months. When H. K. was not himself he was not anyone at all. He recognized that fact in the changed attitude of the servants in the old hotel where he had lived by himself for the last half century. When he was not feeling fit enough to roar at them they ignored him almost as though he were not there. This was not deliberate; it was merely that when he was subdued they were not aware of his presence. They knew only one H. K. Bisbee—the man who demanded what he wanted with a clenched fist.

If his nephew needed a warning he was the one to give it. The young cub would probably only grin at Stetson. What he needed was someone who would cow him. If he had been able to get him at seventeen, as he had wished, he would have had him well

humbled by now; but that four years at college upon which his mother had insisted was going to make the task harder. She had insisted in face of the fact that she could ill afford such an expense, and in face of the still more important fact that he intended to make the boy his heir in case he showed any promise—heir to almost a million dollars and a business that within another lifetime should double this. This woman had dared toy with such a prospect, and now the boy was daring even more. The thought brought the blood to Bisbee's head, and the physicians had told him that was not good for him. It brought back, too, for the moment, the real Bisbee. He smashed his fist down upon his desk.

"Stetson!" he roared.

"Yes, sir."

"Send him up to me. I may as well have it out with him now as later."

Dick appeared at once, his face radiant. He was slight and wiry, and looked four years younger than the twenty-one that were of record. He had unmanageable light hair and eager blue eyes and sound white teeth. If he appeared better dressed than he should, on wages of five dollars a week, that was due merely to a certain knack and a certain taste and a certain figure. He had gone through college on half of what most men spend; and yet he had not shrunk out of sight, but had made the leading college fraternity, the glee club, and even found time to do something in the sprints. He was alive to his finger tips; and just at present New York to him was as colorful and appealing as the ancient city of Bagdad. It was the feeling that he was an adventurer in it that gave him a certain self-possession.

"A dollar to a doughnut I know what you want of me, sir!" he exclaimed as he stood before his uncle.

H. K. was more or less surprised by that statement.

"A raise!" announced Dick. "I've had a hunch all day this was coming."

Unconsciously Dick had assumed the offensive, which is always a strategic advantage. It took H. K. off his guard for a moment. Also, it left him curious, for the young man seemed sincere.

"Do you mean to say you think you really ought to have a raise?" he demanded.

"If you're going to put it that way," laughed Dick, "you'll make it five thousand a year."

"Eh? You estimate your value to the firm at that?"

"I was thinking of myself," admitted Dick. "You asked me what I thought I really ought to have. I figure five thousand is about the sum I could spend comfortably."

"Spend!" choked Bisbee. "What the deuce has that to do with the salary I should pay you? It's what you earn that counts. Do you realize that a man, to be worth five thousand to me, has got to earn at least another five thousand for the firm?"

"The firm? That's you, isn't it, sir?"

"Exactly."

"What do you want of another five thousand, sir?"

Here was an astounding question. It made Bisbee catch his breath. It left him quite speechless.

"All I was thinking of," went on Dick, "was that if I earned another five for you, you wouldn't spend it. You'd just add it to the rest; and so—well, it would sort of be lost."

Lost! The word touched Bisbee's pride.

"In the fifty years I've been in business in this city, young man," he stammered, "I've never lost a penny."

"Oh, I don't mean you'd lose it on a gamble," Dick hastened to correct. "If you were going to take a chance with the money I see where you'd get something out of it. After all, there is as much fun in losing as in winning. Anyhow, it's the chance of losing that puts the pep in winning, isn't it?"

"Eh?"

"If you tuck away your money so safely that you're cocksure of it, put it into a steel-riveted cinch, why, then all you can do is to forget it. That's like losing it. Now if I had five thousand, or Stetson there ——"

Stetson was standing in the doorway.

"Good Lord!" he exclaimed.

Bisbee looked up and Stetson disappeared as silently as an apparition.

"If I had five thousand," went on Dick, "I'd wake up in the morning hugging myself at the thought of it. I'd go through the day chuckling as I spent it. I'd crawl into my little bed at night happy as a clam at high water over it. Believe me, I'd know I had it every minute I did have it! Until it was gone it would be mine. Then I'd go on remembering I had it once."

"You'd squander it like a young fool!" exploded Bisbee.

"No, sir. I'd spend it," Dick ventured to contradict.

"Like your father—who died without a cent," cut in Bisbee.

"Dad did pretty well with what he had," nodded Dick. "The trouble was he had to earn it as he went along, and that's a big handicap. It takes too much time and energy. As I look at it, spending is a sort of art. It ought almost to be made a profession. Now if you'd only give me a chance ——"

Bisbee sank back into his chair with another dangerous flush upon his cheeks. He had never listened to such arrant nonsense in his life. He did not quite understand why he was listening to it now, except that he had been stunned at the outset and had not yet fully recovered. He had looked forward for twenty years to the time when Dick should come to him and learn this business. It had been his plan to start him at the bottom and make him toil through each department until he came to think in terms of leather. He had a theory that a man had to be half tanned himself before he really knew leather.

When the boy had become sufficiently toughened by this process, sufficiently tanned, he was going to bring him into the office. He had pictured him in the swivel chair he himself now occupied. Then he would stand beside him and whisper in his ear the crafty secrets he had been fifty years in accumulating—the secrets that bred dollars. So the million would grow to two.

"If you would only give me a chance," repeated Dick, "I feel that I could make good along that line."

"Along—along what line?" gasped Bisbee.

"Spending for you," answered Dick. "You see, it's this way, as I look at it, sir: You've been so darned busy earning that you haven't had time to give your attention to anything else. You've sort of neglected the whole subject of how to use what you've earned. You've just saved, because that was the easiest thing to do; until now—well, I suppose you've lost the knack of spending."

Bisbee was clutching the arms of his chair. He was determined to see this thing through if it killed him.

"Go on!" he panted.

"Perhaps spending comes natural while you're young," complied Dick. "You're fresh then and can see opportunities. I don't want to boast, but I think I have a certain talent. I can't walk downtown without seeing chances all round me. I don't mean for myself alone, sir, but for you. I'll bet I could spend ten times the amount of money on you that you spend on yourself. I'd like to try. My scheme would be for you to pay me on the basis of what I can spend instead of what I can earn. There doesn't seem to be much sense in earning more after you have more than you can use, does there? Let me take some of the money you've saved and see if I can spend it."

Bisbee straightened in his chair as though he had received an electric shock.

"Get out!" he roared. "You're discharged!"

The young man was silent a moment. Then he said sincerely:

"I'm sorry, sir. I don't want to leave you like this."

"Get out!" muttered Bisbee.

"All right, sir."

Dick moved toward the door, but he turned back once again.

"I wonder," he said thoughtfully—"I wonder if you take into account the fact that some day you've got to spend every last sou of what you save?"

"Eh?" questioned Bisbee.

"Every last copper—you and I, and even John D. It isn't a pleasant thing to think about, perhaps; but we may as well face facts. It does seem too bad that if you could get a little fun before then—sort of be your own heir, sir ——"

Bisbee rose.

"Get out!" he panted.

"Very well, sir."

Dick closed the door behind him. Alone, H. K. sank back into his chair. He pressed his hand against the pain above his heart. Then, with his white lips set, he pulled himself together, seized his stub pen and began a letter to his attorney. He would let that young spendthrift find out through the long, slavish years the value of money. He would have his will altered and cut him off with a dollar.

This was easily enough done. It meant only the attaching of his signature, with Stetson and one other as witnesses to the document old Crawford was willing enough to draw up. But, that done, he must make some other disposition of his property. Somehow, in some way, for someone or something, he must in the end spend every last sou, or the law would do it for him. He seemed again to hear the boy's voice. He recalled that phrase: "If you could sort of be your own heir!"

He glanced round. The office was empty. The stub pen dropped from his hand. Either he must spend his hard-earned dollars before he died or they would be spent after him by others. He could cut off the boy if he wished; but to do that he must squander at one fell swoop a fortune upon people or institutions in which he took not the slightest interest.

Dick had asked to spend a few thousands and, being ordered out of the office, had left him with the alternative of throwing away a thousand thousand without even a gambler's chance to win anything back. His last will and testament was in reality but a single final orgy of spending. He was seventy, and he might hold on to his fortune possibly twenty years, but in the end he must spend it, to the last sou. If he permitted it to go for nothing, then it would be he who was the spendthrift. Good Lord! It was he himself who bade fair to be the spendthrift and waste his own inheritance!

He bowed his head upon his folded arms.

It Was as Though He Were Tasting of Spring Again

II

H. K. LEFT the office early that day, and no sooner had he gone than Stetson sent downstairs for Dick. But for the grace of God, it might have been he instead of the younger man to whom Bisbee had addressed that fateful word "Discharged!" The thought took from his cheeks what little color was there. And yet when Dick appeared he seemed not to be laboring under any great mental stress. That was Youth. It was that which Stetson wished to preserve for him. It was too soon for the young man to learn what New York does to a man who is discharged.

"I thought H. K. probably wanted to relieve himself by pouring

more hot shot into me," observed Dick as he glanced in surprise at the empty chair.

"He's gone," answered Stetson. "It—it was I who sent for you. I—I wanted to ask you home to dinner with me."

"Say, that's white of you!" exclaimed Dick. "You bet I'll come! I have a hunch the taste of cowhides is out of my mouth now."

"And—if you like," Stetson faltered on—"why, there's an extra room at the house; and you could stay there until you find another job."

Dick was rolling a cigarette. He paused and stared at Stetson. Then he seized the man's hand.

"You're willing to add me to your burdens?"

"I know what it means to lose a job," answered Stetson, somewhat embarrassed. "I think, if you'll give Mr. Bisbee a little time, he may take you back."

"It's worth getting fired to meet a man like you," returned the boy sincerely. "Of course I can't take you up for keeps, but I thank you just the same. As for coming back here, I don't want to."

It was the young man's frank blue eyes that led Stetson to venture still further.

"I—I suppose you know what your uncle's plans for you were?"

"Heard of 'em ever since I was five years old," nodded Dick. "H. K. snapped them like a whip over father's head as long as father lived. I was to learn the business; and then H. K. was to turn it over to me when he died, with the million he's saved. But I don't want the business. What in thunder good is a business after a million has been made out of it? A man doesn't need it then."

"Good Lord!" gasped Stetson. "That's a queer way of looking at it."

"I don't even want his million," ran on Dick, lighting his cigarette. "I can't do anything for him with it after he's dead."

In a Vague Hope That He Might Run Across Something for Dick, Stetson Read the Help Wanted Columns

"There's yourself," suggested Stetson.

"What do I want of a million?"

"Only you spoke of five thousand a year," Stetson reminded him.

"Right!" admitted Dick. "I'd like that right now. I told him so; and he couldn't seem to see why I should have it. But if I had a million back of the five, it would take all the pep out of the five. There's no fun hiring a taxi if you own a limousine. Besides, I don't want him to give me anything. I want to earn my money. I want to feel I'm giving him what the lawyers call *quid pro quo*. Why, I'd egg him on to disinherit me—only the deuce of it is there isn't anyone left but me. Of course he could give his ducats to charity; but that wouldn't be any satisfaction to him. So far as he's concerned, that would be just like throwing them away. He's really in a box, and I'm darned sorry for him."

Stetson closed his ledger and removed his black alpaca coat. He was almost as confused as H. K. himself had been. He found himself pitying the man whom for twenty-five years he had been envying. For the moment he felt actually glad to know that, when he hung up the old alpaca and took down the shiny blue serge, he had lost, until the next day, all connection with the firm of Horace K. Bisbee; all connection with a business netting fifty thousand a year, and which had accumulated for its owner almost a million. As he went out this evening, by the side of Dick, he held himself a little straighter.

Dick, who had drawn his wages of five dollars before leaving, invested on the way to the train one dollar of it in a box of confectionery to take with him—an extravagance that made Stetson catch his breath. They rode for half an hour to the little settlement that had grown up round Stetson's house since he came there, many years before, as a pioneer. Then a five minutes' walk brought them to the house itself—a modest structure and much simpler than those that had since clustered round it. At the open door to welcome them stood Helen.

The fact that most astonished Dick, at first, was that one so old and dusty as Stetson could have a daughter as young and fresh as Helen. She was tall and slender and pink-cheeked and bright-eyed and tender-lipped, and altogether delectable. As she extended her warm hand in some surprise, Dick felt a curious sense of unworthiness to grasp it. This was followed immediately by a sense of exultation. She was laughing now, as in a flutter of excitement she chided her father for not having forewarned them.

Then Mrs. Stetson appeared and graciously welcomed him, though it was clear that the name Bisbee produced its effect upon her. Yet in fifteen minutes he was one of them.

After supper he insisted upon helping Helen wash the dishes, though it is doubtful that he was of any very substantial assistance. It is certain that, whereas she was generally through with this task in twenty minutes, to-night it occupied her the better part of an hour. After this she sat at the piano and played accompaniments for him while he sang the old glee-club songs. By that time he had missed the last train, and so had to stay overnight after all.

He woke the next morning with a sense of anticipation. He could not at first make out to what this was due. So far as he knew, he had less to which to look forward than he had yesterday. He had lost his job and faced the problem of how to make four dollars last until he found another. Also, his uncle had turned down his pet scheme—had almost fallen into a fit of apoplexy over it. Poor old H. K.! He made rather a pathetically lonely figure. Dick was genuinely sorry for him.

Yet, as the sun poured through the windows of his modest room, he felt as though some great joy lay ahead of him—as though his fortune had taken a turn for the better; as though he were waking to some new-found happiness. As he lay on his back, with his arms behind his head, his eddying thoughts slowly circled toward a center. And that center was Helen—she who looked like a freshly blossomed flower.

Downstairs he heard the distant tinkle of dishes and the sound of moving footsteps, and knew she was up and preparing breakfast. She was filling the lower rooms with her fragrance as she made ready for the menfolk. Now and then he heard her begin a song—a fragment of one of the things he had sung last evening. Her voice blended with the morning songs of the birds outside.

He was waking to the consciousness of Helen. That was why he felt so jubilant. It was queer; yesterday she had been about these same tasks, just the same, and he had been unaware of her. He had opened his eyes yesterday indifferently in a room that held aloof from him. He had seen no prospect ahead except to go down to a negative breakfast, in a negative dining room, among negative people.

The walk downtown after that he had enjoyed, because he still had hope of his uncle. Then—the cowhides.

Dick sprang from bed. He was eager for a sight of Helen's face and slim figure. If he were to be here a second morning he would be up as early as she. He envied old Stetson his privileges—this man whom he had pitied. He doubted if the man half appreciated what he had here. In the last eighteen years H. K. had probably made three-quarters of a million, but Stetson had been busy with something more worth while. If H. K. had only done something like this he might have reason to be satisfied. He would have something now to be proud of; something upon which to spend his fortune.

Dick smiled. He had thought of little ways for H. K. to spend—better quarters, clothes, automobiles, and what not. But—holy smoke!—these outlets sank into insignificance compared with the grand opportunity Helen would offer him. There was no limit there. A man could buy palaces and king's jewels for her.

He hurried into his clothes and came down—unexpectedly. He found his way into the kitchen, and came upon her in a gingham apron, stooping before the oven door and critically examining a pan of biscuits in the process of being baked.

"Good morning!" he called.

She closed the oven door and rose, with her cheeks flushed.

"Oh!" she exclaimed, whatever that meant.

"Am I too late to help?" he asked.

He was too early to help. Had she told the truth, she would have declared that in all probability matters would have gone much more smoothly in the kitchen had he remained upstairs until called. But it is quite impossible for a girl, even as honest as she, to tell the whole truth upon all occasions; in fact, it seems as though the more honest a girl tries to be, the more incumbent upon her it is not to tell the truth.

"Breakfast is almost ready," she answered. "Dad will be down in a minute; and you will find the morning paper in—in the other room."

"What do I want of the morning paper?" he inquired.

He did not know of any sheet that could offer him either the instruction or entertainment to be found right where he was.

So he backed up out of the way and prepared to remain. Still, he would have liked to make himself useful.

"I can boil eggs," he offered.

"Anyone can boil eggs," she returned.

"I can make a Welsh rabbit."

"Do you want one for breakfast?" she inquired.

"I don't," he admitted. "But if you ——"

"Ugh!" she shuddered.

"Then," he said, "I'm afraid there isn't anything I can do—except to watch you."

"That isn't—necessary," she answered.

But, after all, perhaps it was, because she came pretty near allowing the biscuits to burn. They were talking of

(Continued on Page 41)

UNDER THE SEARCHLIGHTS

By WILL IRWIN

DURING the first year of the war we transplanted Americans, yielding to the universal human tendency toward judging other people by our own standards, kept wondering why Great Britain did not wake up. When one traveled from Paris to London in the trying first autumn, the agonizing first winter of the great war, the impression at the journey's end was a disagreeable contrast. Americans have the same habit of quick mental and emotional contacts as the French; the slowness of the sure British apprehension always irritates us a little.

The traveler left Paris in the morning; and everywhere, even in his quick run to the station, he saw things that stirred pity, sympathy, admiration. France appeared a nation at grips with reality, concentrated on a mighty task. These visible signs have been described to the point where description grows monotonous. Most apparent of all, as the taxicab ran from the boulevard to the station, were the closed shutters on two-thirds of the shops, the mourning, the cessation of all unnecessary activities. One beheld this state of things even to Havre, Dieppe, Boulogne, or whatever port happened to be available for civilian purposes.

But London! There was some khaki in the streets, and the lights of evening were beginning to grow dim. The cafés ran full blast, with dancing every evening save Sunday; the theaters were crowded. As the train—furnished with the usual comforts of restaurant and buffet cars—ran smoothly through a quiet country landscape, one saw flanneled groups playing lawn tennis or cricket. London had called off "the season," but country life seemed to proceed much as usual. The waiter, the newsman, the draper's clerk, or the boy at the cigar stand, upon being interviewed, said that England was a bulldog; and hadn't she a navy?

There was muddling in high places, such muddling as made one grind his teeth—but there! Let bygones be bygones. Among the governing class still survived those peculiarly bitter personal animosities that mark high British politics. They had not learned, like the French, to submerge faction in the common good, for they still slept, we felt, in the old dream.

That same governing class, however—and the leaders of British life in general—appreciated the emergency. Men of that class had been the first to volunteer, not, perhaps, because they were more patriotic, but because they had better understanding of the emergency. Even they took their war with the surface appearance of carelessness, which the Englishman uses to conceal his emotions and which so commonly fools the alien outsider. It was England's imperturbability, we used to say, which would either win her war or lose her Empire.

Khaki-Colored Sunday Crowds

WHILE a prisoner on parole at a French port, I talked with one of my jailers, a humorous British officer with the true casual manner. Frankly I told him what I thought of British things in general.

"What's all this fuss about?" he replied. "This drum-beating about enlistment? Old ladies stopping you on the street and asking you why you aren't in khaki? It's indecent—that's what I call it. When a man gets ready to enlist, he enlists, and that's all there is about it. We'll jolly well get into this thing in time if the sensational press lets us alone."

Still, under all this casual surface the outsider got a feeling of unease. London was only apparently gay. It puzzled me to find that I, in common with all other persons susceptible to atmospheres, felt much happier in Paris—stricken, mourning, anxious, half fearing that the line would yet break and the enemy flow forward—than in London; for the gayety in the world's capital was only on the surface. Underneath, I felt in time, they were all unhappy with the restlessness that comes from the first stirrings of conscience. Paris, in such simple pleasures as she permitted herself, had the clean happiness of people who are doing a full duty, no matter how tragic the end.

Such appeared the British mood when I left for the Continent in June, 1915—the very day the first Zeppelin raider got to the capital. I passed, on the way to the station for Boulogne, a little prophetic sign. There stood, in a busy warehouse center, a recruiting office before which a sergeant used to stop me every time I passed, and to refuse "No" for an answer when I said I was an American. Usually one or two men in civilian clothes stood by the door receiving the arguments of the sergeant with British calm. This day a queue ran clear round the corner. But, on the trip of four or five hours to that region where awakened England was struggling with inferior munitions against an imminent peril, I saw again the white flannels dotting the perfect old lawns.

It was August of 1916, a Sunday morning, when I returned to London. On Sunday there is no cricket and but little tennis in England. The deserted lawns along the way meant nothing. But when, having carried our own luggage and found our own taxicab for lack of porters, we stepped out into a crowded street by Waterloo Station, I did not know London.

A Sunday crowd was drifting at a holiday pace from wall to curb. Everywhere was it brown-dotted with the khaki of soldiers, each usually knotted with from one to three women. Young men out of khaki showed so seldom that they seemed curiosities. All along sounded such easy and spontaneous laughter as I had not heard in England since the war began. The old mood, which so sat on one's spirits, the mood of a conscience in its first uneasy stirrings, had passed. London seemed even gay—a real gayety, not the forced kind of the cabarets. The people laughed; the spectator wanted to laugh with them.

Under it all, hidden by the British casual spirit, lay, of course, the same griefs, apprehensions, anxieties, which France admits so frankly. This was only the surface; but from it I realized that England was awake at last, had thrown everything into the war. Neither her extraordinary voluntary enlistment, nor her acceptance of conscription—a miracle, considering her individualistic national character—nor her mighty application to the task of munition making, nor any other argument of facts and statistics did so much to prove the point as this glimpse of the crowds about Waterloo Station.

Further proofs offered themselves in the little details of daily life. Next day I wandered about seeking renewal of acquaintance in the haunts of American and British friends—at cafés, hotel lounges and the like—and discovered that the rounder was making his rounds no longer. When, sharp at the hour of half past six, the bar at a certain highly popular hotel opened, I saw no acquaintance—and mostly only men in khaki. That head barmaid, who is an institution of London, consented to be interviewed: Tom? He was wounded somewhere in France. Jim? He was too old to fight and had joined the Army Service Corps. Bill? He had given up journalism for a job with the Ministry of Munitions. So went all the personal gossip.

I still found dancing in one hotel and one night club, but no officer in uniform was allowed on the floor. I quarrel, by the way, with this manifestation of British decency. If I were an officer, getting my little bit of heaven between hell and hell, I should want to take my girl out and dance, and forget. But such is the rule; though here and there I suspected that some young fellow, in dinner clothes, had merely forgotten the King's uniform for the evening.

Daily living had become rather inconvenient, which is a sign that the British are doing something more important than serving creature comfort. When I made a journey to Scotland I found that the old, luxurious express train, in peacetime one of the best Europe boasted, had given up its dining-car service; they put aboard lunch baskets at York and took away the remains at Berwick. The conductor volunteered the information that only one dining car was in operation south of the Firth. Shopping proved everywhere irritating. Even in the men's furnishing shops women usually served behind the counters.

Being new to the stock and to the trade, they made their mistakes; and delivery had everywhere become so slow that the British, for the first time, seemed to consider it not *infra dig.* to carry home their own parcels. You asked in vain for certain standard articles or standard brands. The clerk explained that they were not being made any more, or that they were made only on the Continent and the stock had run out, or that the law of importation ran against them.

I wanted a stenographer to help with accumulated letters and to type some manuscript. The first agency at which I applied told me that I must wait ten days for a girl. The second had no girls for work outside the office, but might get to the manuscript in about a week.

"You see," said the manager, "all the men shorthand typists are mobilized now. Women have taken their places. Then, a great many of the girls have gone into munitions. We'll do the best we can for you; but really I could double this business if I had the girls."

My tailor, the proprietor of a modest City establishment, told me, when I came to get a suit, that I was in luck.

"I've just been up North," he said, "and have found a few before-the-war goods—or goods manufactured as they used to be before the war. I don't know whether I'll be able to get any more; and some houses have taken entirely to American machine goods. Everyone is weaving khaki now. I haven't much military trade—certain houses get all that business. You know, battalion commanders like to have their officers dress all alike—in the fine points I mean, sir—and the whole battalion goes to the same tailor. Most of my customers are in the army. The rest seem to buy no clothes at all. Gentlemen who were by way of being nuts come only for repairs. I've the contract for the liveries of ——'s"—and he mentioned a certain agency whose world-wide branches are marked, even in the Orient, by a door porter in blue and gold. "Well, there you are! This year they've simply sent the old liveries to be cleaned and rebound."

The Restaurants of Wartime London

"I USED to have so many American customers that in July and August I felt like putting out a sign: No British Need Apply! You're the first that's come this year. At that, it's just as well. I don't know where I'd get help. I'm my own bookkeeper; expert clerks aren't to be had.

"Whatever our men will do for clothes when this war's over," he continued, "I don't know. Take to American machine-made for a while, I fancy. I'm of the opinion that a lot of them will have to dress in khaki for some time after they're out of the army."

That morning I visited my London bank. The cashier and the manager were gone to the war; of the old staff, only the note teller remained. At the paying teller's desk served a young man whose frail appearance justified his excuse from army service and who was plainly just learning the job.

At the desks behind him, where sat of old times fresh-faced young English men clerks, women of all ages toiled soberly over ledgers.

The French, who could not cook badly if they tried, keep up marvelously well their hotel and restaurant cuisines. The British, lacking that special talent, have been unable to maintain the old standard, especially since more and more Italian and French cooks have been mobilized. The best of the Piccadilly restaurants and the downtown hotels have their hitches of service and their failures in cooking; many places of middle grade have deteriorated badly. I should say—from two months' experience in dining out at restaurants—that the old standard is, curiously enough, best maintained in those strings of cheap establishments which serve young city clerks, women stenographers and—now—private soldiers; for plain fare one does better there, on the whole, than at most restaurants charging two or three times their prices.

Now and again one drops accidentally into an unpretentious establishment where he dines very well. One such I have found near Trafalgar Square. The waiter was an Italian; when I exchanged with him my three words of his

native tongue, and told him that I had been to the Italian Front, he grew communicative upon the state of the business. Himself, he cannot be mobilized, because of his inferior chest measure. The artist who served in the kitchen, and who owned part of the business, was lame; the proprietor was over age.

The cuisine lacks variety, owing to want of "fancy" materials. That is true in France also; but the French have the art of making even old leather palatable. The very staples are wanting sometimes, owing to the exigencies of sea transport. Now and again, for example, occurs a shortage in citrus fruits.

Nothing, however, is more startling about the superficial appearance of London—and of all England, for that matter—than what I might call the Passing of the Abyss. All who have read Jack London's writings on the English slums, or the East End novels of a dozen British writers, know what the Abyss means—that hopeless district of the metropolis where were gathered the failures of the Empire, where England's curious old social system scored its poorest results.

Externally these so-called slums seemed far less poverty-stricken and squalid than the slums of many an American city. The streets in this district are usually wide; the rows of little two-story houses often have front yards; the municipality keeps the pavements clean. The distressing condition lay within—a state of life below the margin of existence. To say, as some did in the days before the Asquith Government tackled the problem, that one-third of the people down there did not know where the next meal was coming from is doubtless an exaggeration bred of political controversy.

Nevertheless, conditions were terribly tight at best; and degradation and drunkenness were following—as they always do among Northern peoples—upon hunger and poverty. The slum, before the war, was becoming a pivot of British political economics.

Life below the margin has gone for the London slum. In the beginning of the war, and during the early period of voluntary enlistment, the diagram of recruiting was like an hourglass—greatest at bottom and at top. The aristocracy, living up to its responsibility and tradition, rushed to the colors, and the "lower class" followed. To the average family of the Abyss the husband's enlistment brought an immediate financial benefit. He himself was getting plenty of food and clothing, and a little pay. His wife received a separation allowance, with additions for the children.

The Sudden Riches of the Poor

THEN came the era of munition making, when every man and almost every woman could get a job, often at wages that seemed a bonanza. Unemployment—or at least irregular employment—accepted with a kind of numb docility, had been the curse of this district. That curse has been exorcised; this, with its possible future effects on a class restored to self-respect, is one of the minor benefits of a great calamity.

In every nation, I suppose, occur those superior persons who will attribute no virtues to the working class. I remember one eminent American advocate of scientific management who stated openly that wages under the bonus system must not be advanced beyond a certain point; "for," he said, "my observation has shown that beyond that point the workman indulges in drink and his wife in frivolous luxury."

So, too, there is a class in England that assumed to be horrified at the "spending jag" in the East End. It is a principle of human nature that anyone raised to sudden affluence spends, at first, like a fool. One must be educated in the use of his money, as in anything else. The working class is not peculiar in this; review, by way of proof, the conduct of certain of the millionaires made by the steel combination in Pittsburgh.

True, the tales one hears to illustrate this point are amusing enough. A middle-aged woman, very dowdy and shabby, drifted into a West End shop last week and asked to see some "sibles." When she proved that her intentions were sincere they showed her the stock of sables. No cape they had was quite large enough to fit her. She picked the largest, and paid for it a hundred pounds cash, which she had been saving from her wages "in munitions" ever since the war began. They offered to remake it, so that it would fit. She indignantly and suspiciously refused. They weren't going to fool her, she said—they intended to take some fur out of that cape—she knew what they were up to! So she went away, the sable cape covering her shoulders and leaving a gap in front.

The woman manager at a certain specialty shop, speaking of a line of coat sweaters, said: "These sell only to ladies and munition workers."

On a certain Saturday afternoon I saw a great automobile carryall coursing down the main street of a Northern city. It spilled over with middle-aged and elderly women in clothes dowdy or shabby. Some carried babies; all were laughing or singing—munition workers "spending it" on a half-holiday.

Yet to take these facts and incidents as typical would be to reason from the exceptions. A nurse and welfare worker in a Northern city spoke the true word, I think. Upon being asked how the women munition workers, the wives of soldiers, spent their money, she replied:

"On the whole, very wisely."

Testimony of the same kind came to me from an old city missionary, a man of originality and parts, who has served for thirty years in the slums.

When I approached him on this subject he began by describing the ravages of the Demon Rum in his bailiwick—the people who, in spite of all restrictions, are spending their money on gin.

"That is probably true," I said; "but what about the people as a whole?"

He paused and seemed to be putting his best judgment on the subject.

"To tell the truth," he said, "I suppose that three-quarters of the women down here are using their money very well—surprisingly well. Perhaps they don't put enough of it by; but who can blame them?

"You know," he added, "many women in this district have grown up, married, had children, and never, before the war, put on a new garment in their lives. They dressed in clothes given for charity by the rich, picked out of ash cans, inherited from the dead. Now they can buy new clothes; and if they do, I don't blame them. Yes; they buy amusing things at times—pretentious garments covering rags. Usually, though, it's dresses, or stout shoes, or underwear for the children. Drink—well, we always have the devil with us!"

The stimulus of new wants in this class must have a great effect on the morale of England after the war. An uncertain factor, it is yet one that no sociologist—and no prophet—can ignore.

All casual, imperturbable, leisurely England has gone to work—that is an impressive feature in the change I marked between June, 1915, and August, 1916. Your man of the commercial and governing classes had, even a year ago, much time for visiting and for talk. The scarcity of leisure just now greatly handicaps the reporter in his search for facts—everyone, besides his normal business, has "something on" for the government.

The club of artists, journalists and the like, to which I am given privileges in London, has shrunken to the old, settled fellows, with gray in their hair and wrinkles about their eyes. Half of them wear on their lapels the bronze badges of the Special Constabulary. After luncheon or dinner they excuse themselves for running away. In addition to their regular jobs, they are guarding, for at least four hours a day, the vital points of the city. Those not so tagged reveal, after a little conversation, that they are helping out the Press Bureau or the Red Cross or the Ambulance Service.

The taproom, of nights, used to be a place of much intelligent good-fellowship. Now, even before the bar closes, there are present only two or three old men and perhaps a special constable or so snatching a moment of leisure before the hour strikes to go on watch.

Tom, who was always ready for an impromptu luncheon engagement with a long smoke-talk afterward, informs you over the telephone that he may be able to meet you next Thursday—he's off to the North; yes, munitions business and all that rot. Jim has gone to France—works in the Y. M. C. A. huts. Jim, you know, is more than liberal in religious opinions, but he has a knack of cheerful, entertaining conversation. He is serving sandwiches and making jokes—under occasional showers of aëroplane bombs—for soldiers resting from the trenches.

Bob, the eternally likable—Bob, with a boyish enthusiasm in spite of his gray hairs and his British crust—is working all wires to "land"—and for no recompense—an invention that was brought to England by a seedy neutral, and which Bob expects to win the war. Billy, the Pooh-Bah of London, with a finger in every pie, runs his innumerable personal activities with his left hand; with his right he is helping to raise money, by all the clever devices he knows, for starving Belgians.

And every Saturday afternoon there passes down my street a parade which has its own peculiar pathos and glory and humor. They are the Home Guards—the old boys who cannot serve in France, but who are preparing against that improbable emergency, invasion. Their dress of regulation British cut has an olive-gray color, not unlike that of our American uniform. They carry the regulation rifle. All, save a few thin-chested weaklings rejected by the recruiting sergeant, have passed forty; most, one would say, are in their fifties. Here and there is one of those strapping old British cricket players who stride like boys; but for the most part they merely toddle, perspiring, puffing, but keeping steadily at the job.

The Passing of British Sport

SPORT, which Kipling once attacked in his phrase, "The muddied oaf at the goals"; sport, the scorn of the German; sport, cousin of war and Britain's long preparation for this mighty volunteer army—has itself become numbered with the things she has put aside. Virtually it is confined to the army. I play lawn tennis by way of exercise and recreation. For lack of opponents I have wielded a racket only once in two months. That also marks the change in England—the sleeper roused.

Concerning the details of munition making, that all-important, all-pervading industry of the hour, the British Government is rightly very taciturn. This war, we all know, proceeds as much by the power of industry as by the might of armies. A munitions secret may be almost as valuable to the enemy as a military secret. So most of us, and writers especially, see only the surface of munitions work. That surface, however, is sufficiently impressive. Last week I journeyed with a party through the works of one Midlands town and the shipyards of the Clyde, ending with a visit to part of the cruiser fleet.

From such a trip, through activities that would take many lifetimes to understand thoroughly, the untechnical man carries away only the massed impression of an unprecedented task reduced to order and quiet efficiency. The first factory on our tour, making cartridges, stands for the most part on ground that was a public common a year ago. High and light though temporary buildings for the machines, low sheds for the powder charging, fill acre after acre.

In the machine shop one notices mainly the women; and, indeed, one-half the force is recruited from the sex that has just proved its value to war. The machinery is largely automatic; part of it comes from America. Many of

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Jeeves and the Unbidden Guest

By Pelham Grenville Wodehouse

ILLUSTRATED BY HENRY RALEIGH

I'M NOT absolutely certain of my facts, but I rather fancy it's Shakspere—or, if not, it's some equally brainy lad—who says that it's always just when a chappie is feeling particularly top hole and more than usually braced with things in general that Fate sneaks up behind him with the bit of lead piping. There's no doubt the man's right. It's absolutely that way with me. Take, for instance, the fairly rummy matter of Lady Malvern and her son Wilmot. A moment before they turned up I was just thinking how thoroughly all right everything was.

It was one of those topping mornings, and I had just climbed out from under the cold shower, feeling like a two year old. As a matter of fact, I was especially bucked just then because the day before I had asserted myself with Jeeves—absolutely asserted myself, don't you know. You see, the way things had been going on I was rapidly becoming a dashed serf. The man had jolly well oppressed me. I didn't so much mind when he made me give up one of my new suits, because Jeeves' judgment about suits is sound. But I as near as a toucher rebelled when he wouldn't let me wear a pair of cloth-topped boots which I loved like a couple of brothers. And when he tried to tread on me like a worm in the matter of a hat, I jolly well put my foot down and showed him who was who. It's a long story, and I haven't time to tell you now, but the nub of the thing is that he wanted me to wear the Longacre—as worn by John Drew—when I had set my heart on the Country Gentleman—as worn by Jerome D. Kern—and the end of the matter was that after a rather painful scene I bought the Country Gentleman. So that's how things stood on this particular morning, and I was feeling kind of manly and independent.

Well, I was in the bathroom, wondering what there was going to be for breakfast while I massaged the good old spine with a rough towel and sang slightly, when there was a tap at the door. I stopped singing and opened the door an inch.

"What ho without there!"

"Lady Malvern wishes to see you, sir," said Jeeves.

"Eh?"

"Lady Malvern, sir. She is waiting in the sitting room."

"Pull yourself together, Jeeves, my man," I said rather severely, for I bar practical jokes before breakfast. "You know perfectly well there's no one waiting for me in the sitting room. How could there be when it's barely ten o'clock yet?"

"I gathered from her ladyship, sir, that she had landed from an ocean liner at an early hour this morning."

This made the thing a bit more plausible. I remembered that when I had arrived in America about a year before, the proceedings had begun at some ghastly hour like six and that I had been shot out onto a foreign shore considerably before eight.

"Who the deuce is Lady Malvern, Jeeves?"

"Her ladyship did not confide in me, sir."

"Is she alone?"

"Her ladyship is accompanied by a Lord Pershore, sir. I fancy that his lordship would be her ladyship's son."

"Oh, well, put out rich raiment of sorts, and I'll be dressing."

"Our heather-mixture lounge is in readiness, sir."

"Then lead me to it."

If Jeeves Had Been His Rich Uncle He Couldn't Have Been More Chummy

While I was dressing, I kept trying to think who on earth Lady Malvern could be. It wasn't till I had climbed through the top of my shirt and was reaching out for the studs that I remembered.

"I've placed her, Jeeves. She's a pal of my Aunt Agatha."

"Indeed, sir?"

"Yes. I met her at lunch one Sunday before I left London. A very vicious specimen. Writes books. She wrote a book on social conditions in India when she came back from the durbar."

"Yes, sir? Pardon me, sir, but not that tie!"

"Eh?"

"Not that tie with the heather-mixture lounge, sir!"

It was a shock to me. I thought I had quelled the fellow. It was rather a solemn moment. What I mean is, if I weakened now, all my good work the night before would be thrown away. I braced myself.

"What's wrong with this tie? I've seen you give it a nasty look before. Speak out like a man! What's the matter with it?"

"Too ornate, sir."

"Nonsense. A cheerful pink. Nothing more."

"Unsuitable, sir."

"Jeeves, this is the tie I wear!"

"Very good, sir."

Dashed unpleasant. I could see that the man was wounded. But I was firm. I tied the tie, got into the coat and waistcoat, and went into the sitting room.

"Hullo! Hullo! Hullo!" I said. "What?"

"Ah! How do you do, Mr. Wooster? You have never met my son Wilmot, I think? Motty, darling, this is Mr. Wooster."

Lady Malvern was a hearty, happy, healthy, overpowering sort of dashed female, not so very tall but making up for it by measuring about six feet from the O. P. to the Prompt Side. She fitted into my biggest armchair as if it had been built round her by someone who knew they were wearing armchairs tight about the hips that season. She had bright, bulging eyes and a lot of yellow hair, and when she spoke she showed about fifty-seven front teeth. She was one of those women who kind of numb a fellow's faculties. She made me feel as if I were ten years old and had been brought into the drawing-room in my Sunday clothes to say how-d'you-do. Altogether by no means the sort of thing a chappie would wish to find in his sitting room before breakfast.

Motty, the son, was about twenty-three, tall and thin and meek looking. He had the same yellow hair as his mother, but he wore it plastered down and parted in the middle. His eyes bulged, too, but they weren't bright. They were a dull gray with pink rims. His chin gave up the struggle about halfway down, and he didn't appear to have any eyelashes. A mild, furtive, sheepish sort of blighter, in short.

"Awfully glad to see you," I said. "So you've popped over, eh? Making a long stay in America?"

"About a month. Your aunt gave me your address and told me to be sure and call on you."

I was glad to hear this, as it showed that Aunt Agatha was beginning to come round a bit. There had been a bit of unpleasantness a year before, when she had sent me over to New York to disentangle my Cousin Gussie from the clutches of a girl on the vaudeville stage. When I tell you that by the time I had finished my operations Gussie had not only married the girl but had gone on the vaudeville stage himself and was doing well in the three-a-day, you'll understand that Aunt Agatha was peeved to no small extent. I simply hadn't dared go back and face her, and it was a relief to find that time had healed the wound and all that sort of thing enough to make her tell her pals to look me up. What I mean is, much as I liked America, I didn't want to have England barred to me for the rest of my natural; and, believe me, England is a jolly sight too small for anyone to live in with Aunt Agatha, if she's really on the warpath. So I was braced on hearing these kind words and smiled genially on the assemblage.

"Your aunt said that you would do anything that was in your power to be of assistance to us."

"Rather! Oh, rather! Absolutely!"

"Thank you so much. I want you to put dear Motty up for a little while."

I didn't get this for a moment.

"Put him up? For my clubs?"

"No, no! Darling Motty is essentially a home bird. Aren't you, Motty darling?"

Motty, who was sucking the knob of his stick, uncorked himself.

"Yes, mother," he said, and corked himself up again.

"I should not like him to belong to clubs. I mean put him up here. Have him to live with you while I am away." These frightful words trickled out of her like honey. The woman simply didn't seem to understand the ghastly nature of her proposal. I gave Motty the swift east-to-west. He was sitting with his mouth nuzzling the stick, blinking at the wall. The thought of having this planted on me for an indefinite period appalled me. Absolutely appalled me, don't you know. I was just starting to say that the shot wasn't on the board at any price and that the first sign Motty gave of trying to nestle into my little home I would yell for the police, when she went on, rolling placidly over me, as it were.

There was something about this woman that sapped a chappie's will power.

"I am leaving New York by the midday train, as I have to pay a visit to Sing-Sing prison. I am extremely interested in prison conditions in America. After that I work my way gradually across to the coast, visiting the points of interest on the journey. You see, Mr. Wooster, I am in America principally on business. No doubt you read my book, India and the Indians? My publishers are anxious for me to write a companion volume on the United States. I shall not be able to spend more than a month in the country, as I have to get back for the season, but a month should be ample. I was less than a month in India, and my dear friend Sir Roger Cremorne wrote his America from Within after a stay of only two weeks. I should love to take dear Motty with me, but the poor boy gets so sick when he travels by train. I shall have to pick him up on my return."

From where I sat I could see Jeeves in the dining room, laying the breakfast table. I wished I could have had a

minute with him alone. I felt certain that he would have been able to think of some way of putting a stop to this woman.

"It will be such a relief to know that Motty is safe with you, Mr. Wooster. I know what the temptations of a great city are. Hitherto dear Motty has been sheltered from them. He has lived quietly with me in the country. I know that you will look after him carefully, Mr. Wooster. He will give very little trouble." She talked about the poor blighter as if he wasn't there. Not that Motty seemed to mind. He had stopped chewing his walking stick and was sitting there with his mouth open. "He is a vegetarian and a teetotaler and is devoted to reading. Give him a nice book and he will be quite contented." She got up. "Thank you so much, Mr. Wooster! I don't know what I should have done without your help. Come, Motty! We have just time to see a few of the sights before my train goes. But I shall have to rely on you for most of my information about New York, darling. Be sure to keep your eyes open and take notes of your impressions! It will be such a help. Good-by, Mr. Wooster. I will send Motty back early in the afternoon."

They went out and I howled for Jeeves.

"Jeeves! What about it?"

"Sir?"

"What's to be done? You heard it all, didn't you? You were in the dining room most of the time. That pill is coming to stay here."

"Pill, sir?"

"The excrescence."

"I beg your pardon, sir?"

I looked at Jeeves sharply. This sort of thing wasn't like him. It was as if he were deliberately trying to give me the pip. Then I understood. The man was peeved about that tie. He was pulling this aloof stuff to get back at me.

"Lord Pershore will be staying here from to-night, Jeeves," I said coldly.

"Very good, sir. Breakfast is ready, sir."

I could have sobbed into the bacon and eggs. That there wasn't any sympathy to be got out of Jeeves was what put the lid on it. For a moment I almost weakened and told him to destroy the hat and tie if he didn't like them, but I pulled myself together again. I was dashed if I was going to let Jeeves treat me like a bally one-man chain gang.

But, what with brooding on Jeeves and brooding on Motty, I was in a pretty reduced sort of state. The more I examined the situation, the more blighted it became. There was nothing I could do. If I slung Motty out, he would report to his mother and she would pass it on to Aunt Agatha, and I didn't like to think what would happen then. Sooner or later I should be wanting to go back to England, and I didn't want to get there and find Aunt Agatha waiting on the quay for me with a stuffed eelskin. There was absolutely nothing for it but to put the fellow up and make the best of it.

About midday Motty's luggage arrived and soon afterward a large parcel of what I took to be nice books. I brightened up a little when I saw it. It was one of those massive parcels and looked as if it had enough in it to keep the chappie busy for a year. I felt a trifle more cheerful, and I got my Country Gentleman hat and stuck it on my head, and gave the pink tie a twist, and reeled out to take a bite of lunch with one or two of the lads at a neighboring hostelry; and what with excellent browsing and sluicing and cheery conversation and what not the afternoon passed quite happily. By dinner time I had almost forgotten blighted Motty's existence.

I dined at the club and looked in at a show afterward, and it wasn't till fairly late that I got back to the apartment. There were no signs of Motty, and I took it that he had gone to bed.

It seemed rummy to me, though, that the parcel of nice books was still there with the string and paper on it. It looked as if Motty, after seeing mother off at the station, had decided to call it a day.

Jeeves came in with the nightly highball. I could tell by the chappie's manner that he was still peeved.

"Lord Pershore gone to bed, Jeeves?" I asked with reserved hauteur and what not.

"No, sir. His lordship has not yet returned."

"Not returned? What do you mean?"

"His lordship came in shortly after six-thirty and, having dressed, went out again."

At this moment there was a noise outside the front door, a sort of scrabbling noise, as if somebody were trying to paw his way through the woodwork. Then a sort of thud.

"Better go and see what that is, Jeeves."

"Very good, sir."

He went out and came back again.

"If you would not mind stepping this way, sir, I think we might be able to carry him in."

"Carry him in?"

"His lordship is lying on the mat, sir."

I went to the front door. The man was right. There was Motty huddled up outside on the floor. He was moaning a bit.

"He's had some sort of dashed fit," I said. I took another look. "Jeeves! Someone's been feeding him meat!"

"Sir?"

"He's a vegetarian, you know. He must have been digging into a planked steak or something. Call up a doctor!"

"I hardly think it will be necessary, sir. If you would take his lordship's legs, while I——"

"Great Scott, Jeeves! You don't think—he can't be ——"

"I am inclined to think so, sir."

And, by Jove, he was right. Once on the right track, you couldn't mistake it. Motty was under the surface.

It was the deuce of a shock.

"You never can tell, Jeeves!"

"Very seldom, sir."

"Remove the eye of authority and where are you?"

"Precisely, sir."

"Where is my wandering boy to-night and all that sort of thing, what!"

"It would seem so, sir."

"Well, we had better bring him in, eh?"

"Yes, sir."

So we lugged him in, and Jeeves put him to bed, and I lit a cigarette and sat down to think the thing over. I had a kind of foreboding. It seemed to me that I had let myself in for something pretty rocky.

Next morning, after I had sucked down a thoughtful cup of tea, I went into Motty's room to investigate. I expected to find the fellow a wreck, but there he was, sitting up in bed, quite chirpy, reading Gingery Stories.

"What ho!" I said.

"What ho!" said Motty.

"What ho! What ho!"

"What ho! What ho! What ho!"

After that it seemed rather difficult to go on with the conversation.

"How are you feeling this morning?" I asked.

"Topping!" replied Motty blithely and with abandon. "I say, you know, that fellow of yours—Jeeves, you know—is a corker. I had a most frightful headache when I woke up, and he brought me a sort of rummy dark drink and it put me right again at once. Said it was his own invention. I must see more of that lad. He seems to me distinctly one of the ones!"

I couldn't believe that this was the same blighter who had sat and sucked his stick the day before.

"You ate something that disagreed with you last night, didn't you?" I said, by way of giving him a chance to slide out of it if he wanted to. But he wouldn't have it at any price.

"No!" he replied firmly. "I didn't do anything of the kind. I drank too much! Much too much! Lots and lots too much! And, what's more, I'm going to do it again! I'm going to do it every night! If ever you see me sober, old top," he said with a kind of holy exaltation, "tap me on the shoulder and say 'Tut! Tut!' and I'll apologize and remedy the defect."

"But I say, you know, what about me?"

"What about you?"

"Well, I'm so to speak, as it were, kind of responsible for you. What I mean to say is, if you go doing this sort of thing I'm apt to get in the soup somewhat."

"I can't help your troubles," said Motty firmly. "Listen to me, old thing: This is the first time in my life that I've had a real chance to yield to the temptations of a great city. What's the use of a great city having temptations if fellows don't yield to them? Makes it so bally discouraging for a great city. Besides, mother told me to keep my eyes open and collect impressions."

I sat down on the edge of the bed. I felt dizzy.

"I know just how you feel, old dear," said Motty consolingly. "And, if my principles would permit it, I would simmer down for your sake. But duty first! This is the first time I've been let out alone and I mean to make the most of it. We're only young once. Why interfere with life's morning? Young man, rejoice in thy youth! Tra-la! What ho!"

Put like that, it did seem reasonable.

"All my bally life, dear boy," Motty went on, "I've been cooped up in the ancestral home at Much Middlefold, in Shropshire, and till you've been cooped up in Much Middlefold you don't know what cooping is! The only time we get any excitement is when one of the choir boys is caught sucking chocolate during

I'm All for Rational Enjoyment and So Forth, But I Do Bar Dancing on Tables

the sermon. When that happens we talk about it for days. I've got about a month of New York, and I mean to store up a few happy memories for the long winter evenings. This is my only chance to collect a past, and I'm going to do it. Now tell me, old sport, as man to man, how does one get in touch with that very decent chappie Jeeves? Does one ring a bell or shout a bit? I should like to discuss the subject of a good stiff b-and-s with him!"

I had had a sort of vague idea, don't you know, that if I stuck close to Motty and went about the place with him I might act as a bit of a damper on the gayety. What I mean is, I thought that if, when he was being the life and soul of the party, he were to catch my reproving eye he might ease up a trifle on the revelry. So the next night I took him along to supper with me. It was the last time. I'm a quiet, peaceful sort of chappie who has lived all his life in London, and I can't stand the pace these swift sportsmen from the rural districts set. What I mean to say is, I'm all for rational enjoyment and so forth, but I think a chappie makes himself conspicuous when he throws soft-boiled eggs at the electric fan. And decent mirth and all that sort of thing are all right, but I do bar dancing on tables and having to dash all over the place dodging waiters, managers and chuckers-out, just when you want to sit still and digest.

Directly I managed to tear myself away that night and get home, I made up my mind that this was jolly well the last time that I went about with Motty. The only time I met him late at night after that was once when I passed the door of a fairly low-down sort of restaurant and had to step aside to dodge him as he sailed through the air en route for the opposite sidewalk, with a muscular sort of looking chappie peering out after him with a kind of gloomy satisfaction.

In a way I couldn't help sympathizing with the fellow. He had about four weeks to have the good time that ought to have been spread over about ten years, and I didn't wonder at his wanting to be pretty busy. I should have been just the same in his place. Still, there was no denying that it was a bit thick. If it hadn't been for the thought of Lady Malvern and Aunt Agatha in the background, I should have regarded Motty's rapid work with an indulgent smile. But I couldn't get rid of the feeling that, sooner or later, I was the lad who was scheduled to get it behind the ear. And what with brooding on this prospect, and sitting up in the old apartment waiting for the familiar footstep, and putting it to bed when it got there, and stealing into the sick chamber next morning to contemplate the wreckage, I was beginning to lose weight. Absolutely becoming the good old shadow, I give you my honest word. Starting at sudden noises and what not.

And no sympathy from Jeeves. That was what cut me to the quick. The man was still thoroughly pipped about the hat and tie and simply wouldn't rally round. One morning I wanted comforting so much that I sank the pride of the Woosters and appealed to the fellow direct.

"Jeeves," I said, "this is getting a bit thick!"

"Sir?" Business of cold respectfulness.

"You know what I mean. This lad *seems to have* chucked all the principles of a well-spent boyhood. He has got it up his nose!"

"Yes, sir."

"Well, I shall get blamed, don't you know. You know what my Aunt Agatha is!"

"Yes, sir."

"Very well, then."

I waited a moment, but he wouldn't unbend.

"Jeeves," I said, "haven't you any scheme up your sleeve for coping with this blighter?"

"No, sir."

And he shimmered off to his lair. Obstinate devil! So dashed absurd, don't you know. It wasn't as if there was anything wrong with that Country Gentleman hat. It was a remarkably priceless effort and much admired by the lads. But, just because he preferred the Longacre, he left me flat.

It was shortly after this that young Motty got the idea of bringing pals back in the small hours to continue the gay revels in the home. This was where I began to crack under the strain. You see, the part of town where I was living wasn't the right place for that sort of thing. I knew lots of chappies down Washington Square way who started the evening at about two A. M.—artists and writers and what not who frolicked considerably till checked by the arrival of the morning milk. That was all right. They like that sort of thing down there. The neighbors can't get to sleep unless there's someone dancing Hawaiian dances over their heads. But on Fifty-seventh Street the atmosphere wasn't right, and when Motty turned up at three in the morning with a collection of hearty lads who only stopped singing their college song when they started singing The Old Oaken Bucket there was a marked peevishness among the old settlers in the apartment house. The management was extremely terse over the telephone at breakfast time and took a lot of soothing.

The next night I came home early, after a lonely dinner at a place which I'd chosen because there didn't seem any chance of meeting Motty there. The sitting room was quite dark, and I was just moving to switch on the light when there was a sort of explosion and something collared hold of my trouser leg. Living with Motty had reduced me to such an extent that I was simply unable to cope with this thing. I jumped backward with a loud yell of anguish, and tumbled out into the hall just as Jeeves came out of his den to see what the matter was.

"Did you call, sir?"

"Jeeves! There's something in there that grabs you by the leg!"

"That would be Rollo, sir."

"Eh?"

"I would have warned you of his presence, but I did not hear you come in. His temper is a little uncertain at present, as he has not yet settled down."

"Who the deuce is Rollo?"

"His lordship's bull terrier, sir. His lordship won him in a raffle and tied him to the leg of the table. If you will allow me, sir, I will go in and switch on the light."

There really is nobody like Jeeves. He walked straight into the sitting room, the biggest feat since Daniel and the lions' den, without a quiver. What's more, his magnetism or whatever they call it was such that the dashed animal, instead of pinning him by the leg, calmed down as if he had had a bromide and rolled over on his back with all his paws in the air. If Jeeves had been his rich uncle he couldn't have been more chummy. Yet, directly he caught sight of me again, he got all worked up and seemed to have only one idea in life—to start chewing me where he had left off.

"Rollo is not used to you yet, sir," said Jeeves, regarding the bally quadruped in an admiring sort of way. "He is an excellent watchdog."

"I don't want a watchdog to keep me out of my rooms."

"No, sir."

"Well, what am I to do?"

"No doubt in time the animal will learn to discriminate, sir. He will learn to distinguish your peculiar scent."

"What do you mean—my peculiar scent? Correct the impression that I intend to hang about in the hall while life slips by, in the hope that one of these days that dashed animal will decide that I smell all right." I thought for a bit. "Jeeves!"

"Sir?"

"I'm going away—to-morrow morning by the first train. I shall go and stop with Mr. Todd in the country."

"Do you wish me to accompany you, sir?"

"No."

"Very good, sir."

"I don't know when I shall be back. Forward my letters!"

"Yes, sir."

As a matter of fact, I was back within the week. Rocky Todd, the pal I went to stay with, is a rummy sort of a chap who lives all alone in the wilds of Long Island and likes it; but a little of that sort of thing goes a long way with me. Dear old Rocky is one of the best, but after a few days in his cottage in the woods, miles away from anywhere, New York, even with Motty on the premises, began to look pretty good to me. The days down on Long Island have forty-eight hours in them; you can't get to sleep at nights because of the bellowing of the crickets; and you have to walk two miles for a drink and six for an evening paper. I thanked Rocky for his kind hospitality and caught the only train they have down in those parts. It landed me in New York about dinner time. I went straight to the old apartment. Jeeves came out of his lair. I looked round cautiously for Rollo.

"Where's that dog, Jeeves? Have you got him tied up?"

"The animal is no longer here, sir. His lordship gave him to the janitor, who sold him. His lordship took a prejudice against the animal on account of being bitten by him in the calf of the leg."

I don't think I've ever been so bucked by a bit of news. I felt I had misjudged Rollo. Evidently, when you got to know him better, he had a lot of intelligence in him.

"Ripping!" I said. "Is Lord Pershore in, Jeeves?"

"No, sir."

"Do you expect him back to dinner?"

"No, sir."

"Where is he?"

"In prison, sir."

Have you ever trodden on a rake and had the handle jump up and hit you? That's how I felt then.

"In prison!"

"Yes, sir."

"You don't mean—in prison?"

"Yes, sir."

I lowered myself into a chair.

"Why?" I said.

"He assaulted a constable, sir."

"Lord Pershore assaulted a constable!"

"Yes, sir."

I digested this.

"But, Jeeves, I say! This is frightful!"

"Sir?"

"What will Lady Malvern say when she finds out?"

"I do not fancy that her ladyship will find out, sir."

"But she'll come back and want to know where he is."

"I rather fancy, sir, that his lordship's bit of time will have run out by then."

"But supposing it hasn't?"

"In that event, sir, it may be judicious to prevaricate a little."

"How?"

"If I might make the suggestion, sir, I should inform her ladyship that his lordship has left for a short visit to Boston."

"Why Boston?"

"Very interesting and respectable center, sir."

"Jeeves, I believe you've hit it."

"I fancy so, sir."

"Why, this is really the best thing that could have happened. If this hadn't turned up to prevent

(Continued on Page 69)

"Darling Motty is Essentially a Home Bird. Aren't You, Motty Darling?"

Crowding Twenty-Four Hours

By ALBERT W. ATWOOD

IN THAT throbbing, feverish place known as Wall Street, the leaders of American finance are working nowadays as human flesh and blood never toiled before; for upon these men—only a handful at the pinnacle of eminence and responsibility—has fallen a multiplicity of duties and opportunities calculated to speed up their pace beyond all seeming limits of endurance.

How do the members of this little group, which actually directs and controls the money-nerve center of a nation, find time and strength to do their work? The banks they preside over have grown in two years to unheard-of proportions; hundreds of new promotions have been set under way; billions of dollars have been loaned to foreign countries; two billion of American securities have been rebought from Europe; vast enterprises of oversea trade and shipping have been started; nearly a billion dollars in gold has come into the country; and the stock market has boomed beyond all previous experience.

In the last analysis less than a score of men, I should say, are responsible for, or at least must pass upon, these momentous happenings.

Mr. J. Pierpont Morgan's Office in New York

There are bankers in Wall Street so busy that visitors have been able to see them only while riding up or down in an elevator. It is the commonest practice for four or five callers to have allotted among them, by the great man's secretary, the time he spends walking from one directors' meeting to another—a distance of perhaps six hundred or seven hundred feet. Prominent lawyers, manufacturers and promoters wait patiently for hours, and then thank their good fortune if they can catch the dispenser of financial salvation on the fly from his private office to the front door.

Assigned to still other callers is one-half of the hour the banker spends on the train from the Grand Central Terminal to the station where he gets off to go to his Hudson River country home. One's appointment card may read: "Grand Central to Tarrytown." The engagement book of one bank president showed only one open date on the train in more than two weeks.

These captains of finance often keep from twenty-five to seventy appointments with callers every day. In one of the largest banking institutions in America the secretary uses blank appointment cards providing for thirty regular daily appointments with the president. For some time before the Anglo-French loan was floated the active partners of the house of J. P. Morgan each met about seventy-five groups of callers a day.

What It Means to be Really Busy

MOST of the very busy financiers try to see all callers who really have any business with them. Aloofness in Big Business is a thing of the past. It does not pay. The sanctum sanctorum is going out. Many of the biggest bankers have offices right out in the open. Perhaps the busiest of all such men, at the head of the largest concern of its kind in the world, does not sit in a private office at all, but has a desk at one side of the main banking floor, up to which any person may walk, provided only he does not excite the suspicion of the uniformed attendants.

Besides the visitors, there are telephone calls. In one of the great banking houses, whose operations are world-wide, the incoming calls last winter ran about eighty-five thousand a month, and outgoing calls amounted to twenty thousand. Just how many times each partner had to answer the telephone could not be learned. But the higher employees, men whose responsibilities and activities are only a shade less than those borne by the partners, answered no less than seventy-five incoming calls a day, each one requiring the most careful and exacting attention.

Then there are meetings that must be attended, many of them outside the office. One bank president, whose callers range from twenty-five to seventy a day, also attends from five to twelve directors' meetings nearly every day. Besides being in charge of a bank with nearly two hundred million dollars of deposits, this active person is a director in about forty other concerns, nearly all of which are of national or international importance—banks, trust companies, railroads, and all manner of manufacturing companies. In numerous cases he is a member of the executive or finance committee, or chairman of the committee—or even chairman of the company itself.

This is an extreme case, but many of his associates of the inner realm of highest finance are directors in at least twenty corporations of the first order of importance.

Under the Clayton Law, which forbids interlocking directorates, many resignations have taken place. But unfortunately for the leisure of these hard-driven bankers, as fast as the law compels them to resign from the boards of banks and trust companies, the flotation of new industrial companies in which they have taken a hand requires them to become directors to "protect" their interests. Nor is it any sinecure to be a director of a big corporation, for public sentiment insists upon a director's directing.

Big Business and Big Finance mean hard work and long hours—in themselves no uncommon lot of mankind.

Mr. J. Pierpont Morgan

But here there is a physical, mental and nervous strain, a relentless and ruthless intensity of application to schedule, and a drain upon the strength and vitality of weak humanity that is simply beyond the comprehension of the ordinary man. Why, then, don't all these big men die in harness?

The answer is that they do die in harness if they try to master every detail themselves. There have been big men in Wall Street who did all the work themselves, who attended to every minute item; who were from Missouri in regard to each point in any proposition put up to them. One of these marvels was among the very greatest financiers the country ever had; but he didn't last long, and there have been few others like him.

If a man with the first order of brains and ability could only keep it up, there is nothing to prevent his owning the United States. If E. H. Harriman could have kept on fifteen or twenty years longer at the pace he was going he would have gobbled up all that was worth taking. He had about all the railroads in sight, and he was just getting a strangle hold on the big banks. He conquered every square foot of territory as he went along. There was no force on earth to stop him except premature death—and now he is almost forgotten.

There is a certain banker—who shall be nameless—popular, intelligent, upright, who is said by many to be the ablest banker in this country. He goes into all the corners of a proposition, searches out every rathole, must be shown and convinced on its minutest point. No one can fool him; no one knows more about a subject than he. Other men stand aghast at his powers of analysis. He worked sixteen hours a day last winter; rarely left the office before ten o'clock at night. His concern was and is handling operations that run into the billions. But whether this banker will ever again recover his full health is a serious question.

Big Men Who Make Others Work

ONE of the recent presidents of the Pennsylvania Railroad always took up his pencil and figured out each problem brought to him by subordinates. He did not last long. The crushing burdens of his office were too heavy, and he passed on to the next world.

Contrast his methods with those of that great executive, Alexander J. Cassatt, who directed the vast project of tunneling the Hudson River. Mr. Cassatt did not keep excessively long office hours. He always had time for golf.

"I want to spend ten million dollars for an extension at So-and-So," a subordinate would tell him.

"How much will it earn?" asked Mr. Cassatt.

"Ten per cent, I think," was the reply.

"All right," said the president; "go ahead. I know where I can borrow the money at five per cent. Only, you see to it that it does earn ten per cent." And the interview was ended. Then the subordinate had to make good or off went his head.

Cassatt's method trains the vice presidents to responsibility. It makes an organization that lives long after its creator is gone. Harriman built up a great railroad, but he left no one to fill his shoes. He was genius enough to leave behind him a lot of momentum; but most captains of industry who work by detail leave nothing behind them but a fortune, no longer useful to them.

Go to whom you will to find the secret of topnotch efficiency, and you are always bound to get the same answer, perhaps in different words. Ask the chief executives and financiers themselves; ask their vice presidents, their secretaries, and those silent figures, the confidential men, and the answer will always be the same.

"I make my subordinates do all the work," is what the big man himself invariably says, without expanding or explaining what he means.

"They keep turning all their work over to assistants, who sift and study every single proposition that comes along," was the way one of these subordinates, himself an important official, put it. "We really do all the work. After we have finished our investigation we present to the chief

the results, with the high spots played up. He almost instantly makes up his mind; and if he doesn't like it he throws the proposition aside and never gives it another thought. It may involve millions, but he forgets it as absolutely as if he had lost a copper penny on the street. If he likes it then he studies the whole thing himself from beginning to end before he makes a final decision."

"I have to get the essential points of the bank's condition in my head," said the president of one of the largest national banks in the country. "I must know the relative proportion of loans, deposits, reserve, and so on, but never about the details of individual loans. I look over our statement and say: 'Why, we need some more October money.' And it is up to one of the officers to get it."

But the keenest analysis came from a man who had acted in a close advisory and confidential capacity for half a dozen of the richest and most powerful individuals and corporations in this country:

"First, they push everything down; and keep on pushing them down as fast as a new piece of business shows up. Second, these big fellows never delay a decision. No man can permanently succeed as the head of a vast undertaking unless he disposes of every business item as it comes along. The railroad or bank president who is handed an unimportant newspaper clipping by his secretary when he enters his office in the morning, and puts it aside to read when he is less busy, is lost. He never will have more leisure than he has at this moment, for the accumulation will soon get the better of him.

"The most efficient man I know is W. W. Atterbury, vice president of the Pennsylvania Railroad and president of the American Railway Association. He disposes at once of each piece of business presented to him. If you see he is busy and ask him for an appointment later on, he turns to you and says: 'Tell me now.' That's almost his motto; he says it so often."

The president of one of the country's largest trust companies was asked how he managed to do all the work he had to do in the time at his disposal. Here is his answer:

"The head of a big organization has his work come to him in chunks. I make a suggestion, and soon the completed work is laid before me, done in a manner better possibly than I could do it myself. The only credit for doing so much that should go to an executive is his part in building up an organization. But any man who tells you about sensational short cuts to save time is joshing you.

"Because an important financier does a lot of work—and he actually does less than the layman thinks he does, most of it being done for him—is nothing unusual. It would be more unusual if a big man didn't work long, hard hours. Unless a man is an absolute loafer, he's got to work."

The symbol and token of the big man is his clean, bare desk. The one paper in hand, inkwell and pen—these are all he needs. He cannot concentrate on important decisions if his desk is covered with a litter and confusion of papers. He knows just what he wants and where to put his hand on it. He never gets ruffled. If he did his nerves would go to pieces under the pressure. The surest way to keep calm is to do one thing at a time.

So we have desks of the first line of executives always cleared for action. There is a habitual air of loneliness and vacancy, and a cold, glittering glass surface, unspecked by more than one document at a time.

Chief Clerks Who Know Everything

FEW men accomplish more work than Frank A. Vanderlip. He is president of the country's largest bank, presiding genius of the most ambitious single enterprise having to do with foreign investments, and a director and moving spirit in many other giant corporations. Perhaps more than any other man Vanderlip has developed to its highest point the employment of subordinates, and especially of secretaries.

In his own office Mr. Vanderlip has a secretary, one and sometimes two assistant secretaries, three confidential stenographers, and a boy to handle the two batteries of four telephones each that run into the anteroom. Outside, in the main banking room, there are thirteen vice presidents, a cashier, and twenty assistant cashiers. Each of these thirty-four officials has a secretary, and nearly all of them have one or more young men to assist the secretary in answering telephone calls. Organization can hardly be carried further.

The modern secretary does almost everything but eat for his employer. Without him the illustrious ones of finance would collapse in no time from sheer physical exhaustion. When the financier lives out of town it is the common practice for the secretary to live within easy walking distance. Thus, he is at easy call, is able to accompany his employer to and fro on the train, and spend frequent evenings at the big house, cleaning up odds and ends of work.

These wonderful chief clerks, or secretaries, save an immense quantity of time for their superiors by looking after nearly all their personal affairs. By absolutely eliminating nearly all the burdensome personal details of life the financier is left a margin of vitality and unadulterated, uninterrupted time for his business which it is impossible for the millions of ordinary people to have.

Big men rarely know the state of their personal finances, or even the amount of their possessions. All that is left to the secretary. He looks after all details of his employer's investments, keeps his personal check book, as a matter of course pays all bills, makes bank deposits, and attends to nearly all personal as well as business engagements. Friends of the big man—even members of his family, and his wife—soon learn to telephone to the secretary during business hours; never to the man himself. As the secretary is perfectly familiar with nearly every personal habit and inclination of his boss, he can serve the needs of friends and relatives as well and as quickly as the man himself.

Sir E. H. Holden and Lord Reading Leaving Mr. Morgan's House

Ten years ago Wall Street rang with the exploits of what was known as the "Rock Island crowd." A group of four or five multimillionaire promoters had gotten control of some ten thousand miles of railroad and become the most spectacular figures in the financial world. These men were especially fortunate in their chief clerks, or secretaries, to whose solicitous care the temporary but dizzy eminence was partly due.

It is a useless expenditure of vitality for the financier to attempt to remember his business appointments. His Man Friday knows to a second how long it takes to walk to any given directors' meeting. At precisely the right moment he softly opens the door into his employer's room and holds up the face of his watch. Not a word is spoken until, as the financier walks out of his door, he is told the name of the company to whose meeting he is going. To burden his mind with that detail a moment sooner is sheer waste. This may seem a trivial detail, but the writer has watched precisely this performance in the offices of two celebrated financiers.

When a trip to another city becomes necessary, and for any reason the secretary does not go along, he hands the tickets, Pullman accommodation and necessary business documents to the boss as he passes through the doorway. Naturally these men are never late in keeping appointments. E. H. Gary, chairman of the United States Steel Corporation, and Frank A. Vanderlip were expected at a luncheon given to raise funds for some education project. The educators naturally expected to wait as long as necessary for their distinguished guests to arrive. The hour was set for noon. At eleven-fifty-nine Gary walked into the room, and Vanderlip stepped in as the clock struck twelve.

There is no timesaver for a big man like the truly devoted secretary. I asked one of them what system he and his employer used to accomplish so much.

"Oh, I can tell you a lot of details about it," he said. "I can tell you from soup to nuts. But if you really want to know where Mr. —— gets off, here it is: He doesn't do any detail work that anybody else can do.

"He turns everything over to the rest of us, and we've got to make good. We have to be auxiliaries of himself; that's what we are. We can't make any mistakes, either.

"What is that? You want to know where his ability is if we do all the work? Why, he's the statesman of this outfit. There are lots of mighty able men in this establishment who know all there is to know about banking and investments and lots of other things; but they are not statesmen.

"What do we do when he is away? Trust to God that we may make the right decision—that's all!

"I often want to sit right down here and cry. All day long I answer the telephone calls of the most important men in New York and try to make 'em happy. It is impossible; and yet I have to do it. It has to be done! You ask me what my own system is. I haven't any. I just gyrate from one thing to another. There are a few principles. One is: Don't let a telephone call get to him unless it really is a friend.

"Each case has to be decided upon its merits. The hardest cases to handle are those of unexpected callers. I can't ask a man whom I don't know from Adam, but who may be the J. P. Morgan of some little burg I never heard of, what his business is, right off the reel; but there are ways of feeling it out and working round to it. I positively have to know what the man wants with the boss, but I mustn't offend the caller by asking him bluntly. And all the time I am finding out what he wants, without telling him about it, I have to make him feel comfortable and happy. By finding out the nature of the caller's business I can often direct the caller—wherever it seems wise—to some junior officer or vice president. Thus, time is saved for the president and for the caller, too, who gets what he wants and is just as well satisfied."

The Freemasonry of Big Men

"NINETY-FIVE per cent of all the men who come in here are reasonable. They don't get huffy even if they do have to wait a while to see the president. Once in a great while a man gives me a withering look if I don't admit him instantly to the inside office, and calls me a menial. When he does that I know he's absolutely N. G.

"Don't forget there are two factors that complicate this business awfully. You know as well as I how many things Mr. —— is in. Well, I have to put every caller—even the most important—into just the right stage of every deal. What do I mean by 'right stage'?

"Besides Mr. ——'s private office, in there, we have a lot of conference rooms, meeting rooms and directors' rooms. Mr. ——'s private office has a door into each one of them. Now if I put some big financier into the wrong room, with the wrong set of men, on the wrong deal, there'd be the devil to pay. Maybe it doesn't keep me on the jump!

"But that isn't all. Mr. —— is on the absolute inside of every deal; but there are all sorts and grades of bankers and financiers who are put in on these deals at varying degrees from the real inside. You see, if I carelessly admitted a man into the room where Mr. —— and one or two men of the same caliber happened to be talking over the first stage of the deal, and the visitor was not expected to be put in on it until a week later, we should all be in a hole.

"The second complication comes from the fact that there are a few men who must always be admitted instantly, no matter what the president is doing. These men have the right of immediate admission under each and every circumstance—the right to see the president at once. I mean such men as J. P. Morgan and Henry P. Davison, of the Morgan firm; H. C. Frick; and Otto Kahn, of Kuhn, Loeb & Co.

"It is the recognized right of big men to see each other. I don't need even to suggest what would happen if in a forgetful moment I failed to let one of these men in.

"I not only have to know every deal Mr. —— is interested in, and the exact stage it is in, but also the exact relation of every important man in New York to that deal and to Mr. ——

"No, we have never had a leak; but we've been very lucky with our stenographers.

"One difficulty, though a great asset to Mr. —— also, is the fact that he made friends; and he still does. But we are working every minute to keep his time from being eaten into. We fight all day long to keep details away from him. He knows that he can't do what he has to do if he sees everybody or attends to details, and he himself has created this huge organization to keep details away from him; but if any slip by us and get to him he fairly eats them up, for he loves work and he loves to master every subject.

"We take the greatest pains to answer letters carefully and to treat every caller right. In the matter of letters we don't kiss them good-by, with a word or two, but write regular treatises of information on economic subjects, no matter how unimportant the inquirer may be.

"As for callers, we believe we have the right system. I know of a bank of the first rank where callers are met by burly policemen, and no secretary appears. The cop looks the caller over in a superior manner and finally condescends to take his card direct to the head of the concern. This interrupts the president constantly with affairs of no moment, and irritates the caller. We believe a courteous, intelligent secretary can usually give the caller what he wants and yet save his principal's time."

One of the banking houses in New York has become a mammoth institution in a few years. It reaches to every corner of the globe and no big deal can go through without it. The president is still a young man, strong, vigorous and good-natured. I asked him how he was able to do so much.

"I have good health and lots of energy," he replied. "No one can do much without these qualities. I never worry. I used to; but I found I could do so much more work if I didn't worry. I always try to know my men. It is hard now, with nearly a thousand of them; but I can feel whether they are doing well or not. I used to pay attention to details, but had to give that up. But I can feel when something is wrong in a department. Otherwise I should be no good. One of the vice presidents says: 'No; there is nothing wrong there.' But I tell him to go back and investigate again; and he generally comes and admits that I was right."

This financier's secretary gets down to work an hour before his boss and opens all the personal mail. Using three stenographers, the secretary answers all the letters he can himself, so that by the time the boss gets down his secretary has the decks cleared.

All the company's mail is opened in the mailing department and sorted for the registration, loan, bond, and other departments. There are two big subdivisions—general and departmental. The general mail is taken up at the officers' meeting, held at nine-forty-five daily; and it usually lasts an hour. The president presides. Important letters are discussed and questions involving policy are threshed out. The chief has also to attend two executive meetings a week and a board meeting twice a month, besides dozens of meetings of other companies.

After the officers' meeting an "officers' report" is gotten up, which is a concise memo of all the Big Business confronting the various officers for the day. The chief gets this and is immediately in touch with all the big things before the organization for that day. Interdepartmental summaries are also compiled daily, and so is a daily condition report—similar to that required by the Comptroller of the Currency. Thus, if a question of an important loan comes before the president, he has right at hand the bank's position and he can determine almost at once whether the making of such a loan is advisable.

Now for secret number two—it is just as indispensable as getting rid of details. Big men could not accomplish what they do if they did not know how to play. Recreation of the right sort is absolutely essential for them. Frequent vacations are a necessity. With a few notable exceptions, a quiet domestic home life, with lots of outdoor enjoyments, is what keeps them in trim.

It is a significant fact that most of our leading financiers are "home birds"—partly, perhaps, because it is necessary to be respectable to retain permanently the confidence placed in them; but even more, from what I can learn, because only in that way do they store up the strength and vigor which their grinding work requires.

Of course the gay life appeals strongly to the hangers-on of Big Finance, to the man on its fringes, to the tribe of Newly Rich; but it rarely has any lure for those select few in the center of its activities. Most of the real Money Kings find their recreation in the planning, building and improvement of country homes; in yachting, horseback riding, golf, walking, bicycling and driving. A few are especially fond of art and music, or really find recreation in educational work; but the prevailing and growing tendency is toward an absorption in country life, both in interesting themselves in a country home and in one or more of the forms of sport I have mentioned. Practically every partner of the firm of Morgan is especially given to yachting, golf, walking or driving.

Frequent vacations, week-ends and occasional afternoon hours are given to these pursuits, though few are the great financiers who leave their offices early enough to get much out of the afternoon. They are far more likely to take a day or two off whenever the pressure threatens to "get them." One relatively young president, whose name should be included in a list of the busiest men, never comes to his office on Saturday and rarely on Wednesday.

These men discipline and train themselves for their work. Three of the country's foremost bankers meet at a certain hour every morning in front of St. Patrick's Cathedral, on Fifth Avenue, and walk the four or five miles to their offices in Wall Street.

Employees in the big financial and industrial establishments often wonder why their superiors are able to work so hard, day and night, and then turn up so fresh the next time they come to the office. It is because of the superior facilities for recreation the employer has over the employee. One prominent corporation lawyer literally works all night and all day until a piece of work is complete, and then boards his yacht at the foot of Wall Street and leaves the business world absolutely for several days. The employee takes a vacation only after long planning and arrangement; but the financier goes almost on a moment's notice, whenever he needs it, just as he drinks a glass of water when he is thirsty.

More and more the opinion prevails in financial circles that a sick man is worthless, no good. There is nothing cold-blooded about this, because of another belief that has gradually grown up: "Make a business of getting well and strong. We don't care so much how long you stay away to do it as whether you have the nerve to do it. Take all the time you want, go where you want, spend all that is necessary; your place will be open for you when you come back, provided only you make it your sole business to get well. But if you stay on here, ailing, you may look for another sphere of usefulness." Fortunately this theory is being applied more and more to employees as well as to employers.

The younger partners of J. P. Morgan & Co. would have succumbed before this to their excessive toil had it not been for the theory, which J. P. Morgan himself holds, that every partner should take one long vacation each year and several short ones of a week or more. This emergency

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THE LION'S EYES

By Herbert D. Ward

ILLUSTRATED BY W. H. D. KOERNER

ADEN used to be only a port of call—festering, fleabitten, vile. To-day it comes nearer being a British cemetery; at least, so thought General Cameron as he looked gloomily over flat mud roofs upon which the vicious heat danced. But beyond, in the outer harbor, protected by the Island of Sirah, was the British fleet—gray, watchful, thunderous—that alone lay between the sweating English garrison and destruction; for on the land side of the peninsula were intrenched the hordes of Turks and Arabs whose hate would not stop them from offering up the sacrifice of ten to one if they could only toss the giaours into the Sea of Blood.

"Send Lieutenant Gaunt!" commanded the general.

The orderly saluted.

General Cameron turned to the other quarter of the minaret. Beyond range of his own field artillery and the heavier guns of the fleet, his glasses showed him a huge half-moon of tents—a crescent city of white, relieved only by clusters of date palms—that could not be destroyed by shells. Indeed, the situation was desperate. Gallipoli abandoned, and British prestige menaced in the East—the East that only bows to pomp and power. A division captured by the Turks in Kut-el-Amara, another Anglo-Saxon cemetery in Mesopotamia. And now Egypt! Too late England was discovering the reason why the Senussi had been storing arms for a decade. Had the nation not blindly sacrificed Gordon over thirty years before in the Sudan and lost it? When would her eyes be opened?

"Lieutenant Gaunt, sir!"

The general whirled. The young officer looked clean and tired. Yet six months of war and survival had not wholly cut the blasé from his eyes and speech.

"Aw, general—my wuhd!" he ejaculated idiotically. This the general interrupted with an impatient gesture.

"Are you awake?" the general asked sharply.

"Sir!" The young officer reddened with indignation.

The elder reached out his hand and patted the tall boy's shoulder; for he was only a boy of twenty-four, this subaltern of six months of life. Life! What had it hitherto meant to this young cadet of one of England's noblest families? It could all have been welded into two words—Sport! Game! Outside the degeneracy of the rum-soaked clubs, the decadence of England has sprung from those two obsessions—Sport; Game. The sun never sets on a gymkhana, or upon an English officer pursuing a tiger or a woman. Stuart Gaunt was one of that clear-blooded variety who had thought it more fun to stalk than to study; to dance than to drill. But now his cheeks were hollow, his shoulders lean, his waist small and his carriage erect. Seeing that the general did not mean to rag him, he smiled.

"I am at your orders, sir."

The general looked over his junior's form appraisingly. The soldier boy was the taller by a head, one of the swarthy variety introduced into England since Wellington and the Peninsula. Indeed, the lad had a Moorish tinge to his cheek bones, and lustrous eyes that smacked of the Alhambra.

"Let me see," mused his general. "You were a crack shot at Wimbledon?"

"Qualified, sir."

"Hunted bear in Ontario, tiger in Bengal, lion in the Sudan?"

"A few, sir."

"You speak Arabic?"

"I understand the language a little, sir."

"You look like one of them."

"Sir!"

"I mean—no offense—that you might pass as one."

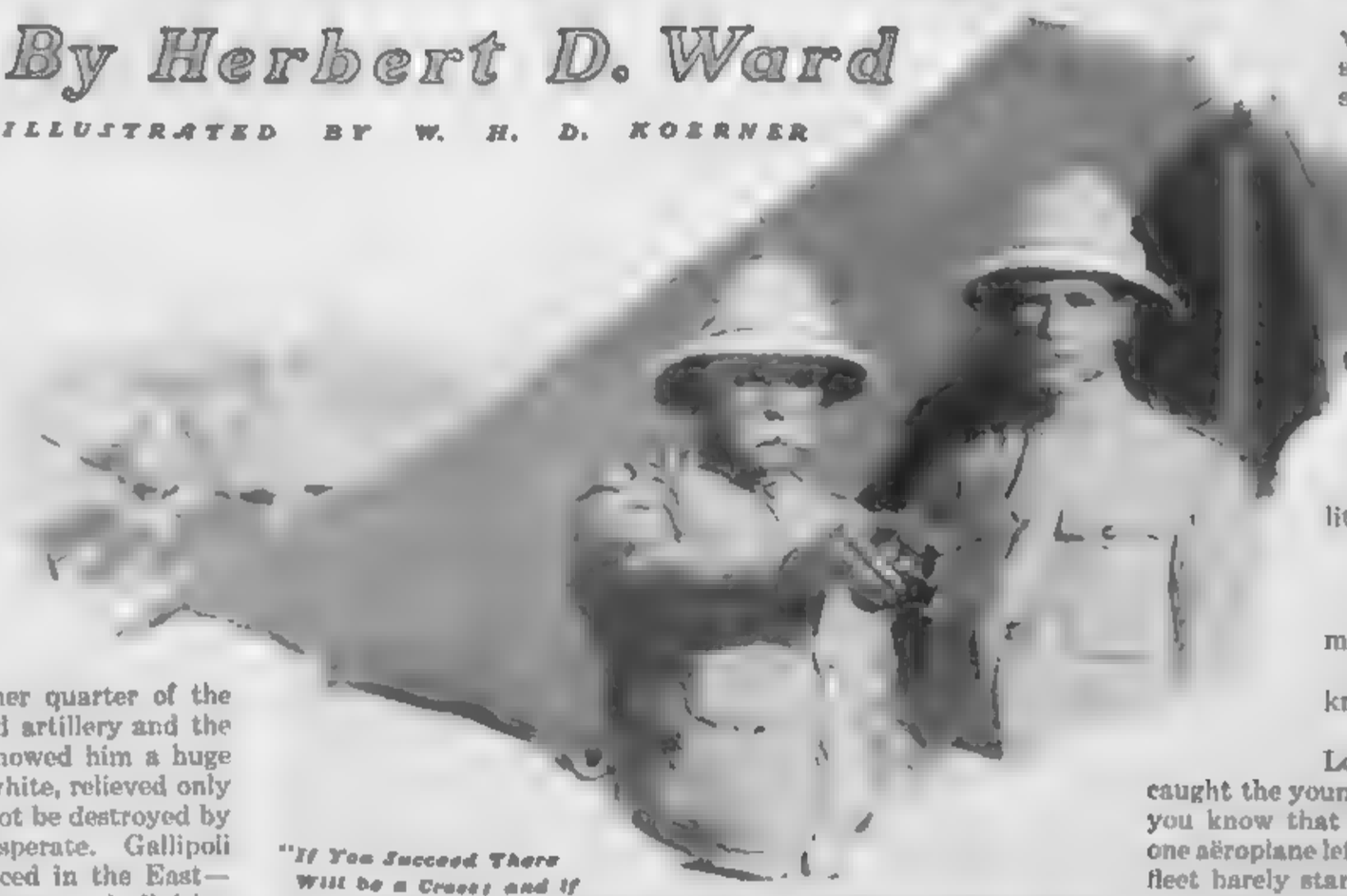
"Oh," relieved, "I did once, you know! Had to!"

"Perhaps you may have to again. Look here, Gaunt!" The general caught the young man fiercely by the arm. "Do you know that we are in a hell of a fix? Only one aëroplane left, our ammunition dwindling, the fleet barely standing them off; reënforcements, God knows when! Something will have to be done. I want a man! None of your empire-wrecking British sports, but an Englishman that is one. What are you?"

"Try me, sir."

The lieutenant uttered these simple words as if he were asking a friend to have a smoke. But the eyes of the two officers met. There was that in both which has quelled mutinies in India, cowed the fiercest robber chieftain on the borders of Afghanistan, and stopped the murderous onslaught of a trapped lion in the jungles of the Nile. They were the undaunted eyes of desperate men, to whom death brings no fear, and to whom victory is only a matter of ephemeral interest in the day's work.

"I've got to send a man over there!" General Cameron waved his field glass toward the crescent of Mohammedan tents. Gaunt's lips tightened, while the corners of his



"If You Succeed There Will Be a Cross; and If You Fail There Will Be Torture and the Valhalla of Brave Men"

mouth smiled. "I don't trust a native, but I'll send one with you, if you go. It must be done to-night. It will be as dark as it ever can be. I don't suppose you'll ever come back."

"That's all right, sir."

"You'll have to pass as an Arab, of course. We'll send you in a launch round the Cape. You'll get into their camp from the rear."

"I hear, sir. I can make up as a beggar. They only growl and whine."

The general nodded approval as he studied the soldier's crisp stolidity.

"There are no orders—only this: You must find Nagib, Sheik of the tribe of Al Hejaz. Say to him in Arabic: 'The Lion is hungry!—*El Essad-Jooaan!*' Nothing less; nothing more; then get back the best you can. Ibrahim, the camel driver, will be detailed with you. I need not tell you, my boy"—the general laid his hand tenderly on his lieutenant's khaki sleeve—"that if you succeed there will be a Cross; and if you fail there will be torture and the Valhalla of brave men. I won't think the less of you if you decline now."

"When will the launch be ready, sir?"

"At the landing at eight!"

"All right, sir."

The two men brought their right hands stiffly to their helmets. There was no trace of sentiment in their faces. Discipline—or what you may call it—the honor of the British Empire—or patriotism—that filmy feeling which is stronger than the gates of hell, more alluring than the portals of heaven, had gripped them; and, though their hearts poured lava, their bodies were incased in ice.

"After all," mused the general in command as he listened to those firm departing footsteps, "we British are fools; but we can't be licked in the long run."

It is in Arabia that the stars kiss the sands. One can almost lift up grasping fingers and tear down those electric jewels from the skies. Into the leashed launch there crept two filthy Arabs, who were curtly seated by the officer in charge. The sailor mechanicians, used to the mysteries of their calling, and not to ask questions, grimly ignored everything but orders.

What were the thoughts of the real Bedouin of the Desert? Was he a traitor or a friend? Only God and his own scarred soul could answer that cryptic question. And what of the pretended mendicant? All Arabs dress alike. It is only the quality that counts. There he crouched, clad in his stained *dishdasha*, the white cotton shirt that hid him to his heels. About his shoulders was flung his *Aaba*, his camel's-hair mantle, striped in black and white; while on his head was rolled the *Keffiah*, originally a white kerchief, in the form of a turban, tied tightly by the *iggal*, a camel's-hair rope. His feet were bare and incrusted with gnarled dirt. There he sat, huddled in true Eastern humility.

Lieutenant Gaunt had not written the last dramatic letters home or sent the piercing message, to be delivered, in case of "disappearance," to the girl who fancied herself his fiancée. Wars always produce such imaginative claims. No! He had simply dropped out, with hardly a handclasp, and with hardly a word or a curt good-by.

Always there had been East in his blood. This had gripped him as it had uncounted Saxons who have become either beach combers or heroes in the last gasp. Gaunt had loved Ivanhoe, had adored Saladin and Richard of the Lion Heart. He once thought that the chivalry of the Arab was the finest in the world—next to that of the Briton of course. He had wandered in imagination with Sir Richard Burton, and envied him his mad caravan to Mecca. How insipid Hichens, whose literary palms shaded popular romance under impossible conditions—and yet he pictured the desert, the mystery, the smells and the tug at the heart. And Kipling, who knew the Ganges, but not the Sahara.

Stuart Gaunt had the desert in his blood and had reveled in it from Cairo to Khartum. After three years of hunting in Egypt and the Sudan he had partaken somewhat of the Arab nature. He had studied the language and the Koran eagerly. In this, like Burton, he was un-English. He walked like an Arab. He pattered the vernacular. Gordon was his greatest hero because he had respected the native first. Gaunt had once received blood brotherhood from the chief of a tribe because he put himself into the Arab nature. Perhaps no Englishman other than Selous understood the desert lion better than that boy. What a strange medley of superferocity and inexplicable gentleness! Gaunt even loved its odor.

His favorite story was Balzac's Passion in the Desert. Such were the inchoate thoughts of the messenger in disguise—wholly detached from self or danger—Eastern, fatalistic, trying to pierce the veil of the mystic meaning of that for which the Sphinx is the eternal query and the eternal answer.

To the North, the South, the East and the West a Hungry Lion Confronted Him

"*Allahoo Agber!*" ejaculated the camel driver as the bow of the launch softly grated against a rock.

Gaunt woke from his dream to its reality. His mission had begun. The officer whispered to him:

"The launch will be here for three nights, from eleven until dawn. The general's orders, sir."

Gaunt did not answer, but his eyes sought those of the officer steadily under the starlight. Then the two crept over the bow and slunk into the shadows of the rocks.

A miracle can never solve the impossible. Gaunt was no thaumaturgist. He believed in thoroughness when he stalked game. Here was where his training as a huntsman made his entrance into that camp smack of the miraculous. His transformation was complete. He was filthy from the skin out. Every square inch of his body had been stained and then grimed. He could have deceived even a camel. He looked a beggar. He smelt a beggar. He was a beggar. Ibrahim gave his master wondering looks, and then dropped his eyes meditatively and spat on the sands.

They were not challenged. They slipped. German officers on the West Front have personated A. D. C.'s. Sentries are only human. They have backs. Dogs are the best sentinels. They have noses as well as ears and eyes. But Gaunt would have outguessed an Arab dog. In three hours they were in the bowels of the camp, slinking like two pariahs—while the officer's heart beat high.

"Who art thou, dog of a Bedouin?" was the Turkish challenge.

"We are servants of Nagib, Sheik of the tribe of Al Hejaz. May Allah shed the dew of His generosity upon him forever and ever. *Allhumma Salli Alla Mohammed*," Gaunt added, in low, whining prayer.

And Ibrahim would add a confirmative guttural growl, while the Turkish noncom would good-naturedly offer them cigarettes and pass them along to the Arab section of the camp. Once a German officer halted them. But Gaunt begged for baksheesh with such whining persistence—"*Shean l'illah; shean l'illah, Allahoo Agber!*"—that the enraged Teuton cursed them on their way.

"*Wie er stinkt!*" he muttered as the beggars slunk on.

But Ibrahim, the camel driver, surveyed Gaunt sadly as they shuffled along. It was as if he were reconsidering a decision or stifling a furtive admiration. Gaunt turned, and by that sixth sense which is as inexplicable as the fourth dimension had caught the glance, so close was he.

"Why! Ibrahim?" he thought. "Remain here!" he commanded. "Sit and beg until my return."

"But ——" protested the camel driver.

"Obey!" was the curt answer.

Ibrahim dropped to the ground, his eyes glittering as he muttered: "*Masha Allah*—God's will be done."

Then Gaunt knew. He had only a few minutes—possibly not that—to fulfill his mission. At the first turn he gathered up his *dishdasha* and began to run. He was now in the Arab encampment. He scuttled up one alley of tents and doubled into another. Ibrahim must never know to whom he had been accredited! A tall tribesman, gleaming in white, stood in his path.

"*La Illah il Allah!*" the beggar ejaculated. "Lead me to my father—Nagib, of the tribe of Al Hejaz—my kinsman. He calleth me. I have lost my way."

The Bedouin was used to beggars. Most of his own cousins were in the same filthy state. He recognized the smell.

"The last tent on the left. May Allah preserve thee!"

"And thine forever!" was the grateful antiphony as Gaunt aped on.

The beggar looked behind him. There was no one in sight. The camel driver had been outfooted possibly only by seconds. Gaunt felt under the pit of his left arm, where his automatic was slung. Then he parted the flap and stepped into the tent. In the flickering light of an oil wick he made out the figure of a man reclining on a low divan. The Arab, of the hawk face, raised himself on his elbow and showed no surprise when the stranger prostrated himself upon the rug as he whined: "*Salaam Alikum!* I seek the great Sheik Nagib, of the tribe of Al Hejaz. Art thou he?"

"I am he. In the name of Allah, what doest thou here?"

"May Allah grant thee ten thousand years in Paradise!" The beggar raised himself from his knees and stood in an abased attitude. "I come to thee, sent by one greater than I. My message is—open thine ear, O Sheik: '*El Essad-Jooaan!*—The Lion is hungry!'" whispered Gaunt. "Now"—whirled the beggar—"my mission is done. I must go. I must not be seen with thee. Look thou first without, O Sheik!"

Nagib, swift and silent as a cat, was at the flap of the tent. He sniffed the beggar as he passed him by. But Gaunt put out the rushlight with his thumb and forefinger. There was a swishing of footsteps in the sand.

"Dost thou see a beggar?" whispered Gaunt in the sheik's ear.

"Yea!"

"Thou must thrust me forth at the rear."

"The harem!" ejaculated the Arab.

"It is my life and thine!"

"It is the will of Allah! Come!"

He led the way into the rear of the huge tent—past embroidered partitions, where unveiled women slept, and waked and wondered. The head of the tribe of Al Hejaz, one of those thousands of natives loyal to the English rule,

"Sleep Well, O Goori, for To-Morrow the Dust and Molten Metal Shall Devour Thee"

lifted a canvas partition and Gaunt found himself beneath the gleaming stars again.

"*Allah Maakum!* Unto Allah I commend thy soul and life, O beggar of a mighty race!"

"And I thee, most noble sheik. The word is spoken. Give thou it flesh!"

Involuntarily they grasped hands. The beggar glided behind the blackness of another tent.

Now the sheik thought, as he slunk through his harem to his own divan:

"Before God, the courage of the English *Goori* is better than their gold!"

But the English officer exulted. Already he had achieved the miraculous. Only a few more hours and liberty was his—and a bath! Carefully, with the slightest crunching of the sand, he debouched into another side alley between ghost tents. Already he had outwitted Ibrahim, the traitorous driver of camels. He heard what seemed to be a breath. He halted. He was too experienced a huntsman to be hunted himself. He smiled with insular superiority. There was a crash that seemed to reverberate over all the universe! He—Stuart Gaunt, the hunter of huge game—had been outstalked by a camel driver! He had only an instant of shame before he whirled into oblivion.

For two days the lions had not been fed. Four huge males, each chained to an iron post, with a collar round its neck, clanked their uneasy paths to and fro. The posts had been driven into the ground at the four corners of a quadrangle. The chains were just long enough for each lion barely to touch the one next to it. But the center of the quadrangle could not be reached by the beasts within, and outside the range of those four encircling cats was a space about ten feet square.

Within that, like an inert bag, lay the figure of a man. At his head was an earthenware water bottle. This the two lions, swinging on those two upper circles, eyed with grumbling ferocity. They were thirsty as well as hungry. The sun was an hour high and their tempers were rising with the heat.

Outside the lions' limit, with his back to the east, sat a creature clad in the pitiful rags of a professional beggar. What lifted him apart from that class, protected by Mohammed, was the fact that he was neither diseased nor maimed. He crouched, his head between his knees, his arms clasped about them, his eyes watching the prone figure with satisfied malignity. What well-deserved beatings was he avenging? What paradisaical joys was he deserving? As motionless as the *Goori* he squatted, while the four kings of the desert maintained their ceaseless, velvet-footed sentry, always converging, in their quick *volte-face* upon their prey, beyond their claws.

And now they each stopped, facing each other, shook their manes, bared their teeth and snarled a mutual defiance, ignoring the man within their midst. And now one of them would throw back its head and utter a roar that seemed to beat upon the air as if it were a drum. This would be answered in raucous and defiant antiphony by the others until all Nature seemed to tremble.

Still, the man lay immovable while the camel driver watched. Not even when it seemed as if it were impossible that the chains or the collars or the posts over which the rings were slipped could stand the terrific strain of the charge and countercharge, did Ibrahim move. He was waiting for the wakening.

"*Allahoo Agber! Allahoo Agber!*" he muttered—"God is the greatest!"

Lieutenant Stuart Gaunt opened his eyes feebly before he moved. He had no memory. He had no knowledge. Vainly his senses groped in the darkness of the past. His mind had not yet become human. He did not even know that he was he. What prickling torture to come back from beyond the veil! All of a sudden a sharp and familiar odor inundated his nostrils. The hunter within him woke. That primal instinct to kill which the average Briton has gave him strength to turn his head. Not three feet away a lion regarded him appraisingly, straining his buried claws against the iron leash.

Gaunt closed his eyes. Would memory never return? Why the lion? Why that vague detached head which smote him as he moved? Then there arose a gruff cacophony. "More lions!" confusedly thought Gaunt. Like fog arising from dank, tropic jungles, the mist slowly cleared from his pounding mind, and with the increasing clarity came strength. Again he opened his eyes. The king of beasts, which will not touch the dead, sensed the living and, lying down, stretched out a paw toward the stricken man.

Suddenly memory, full panoplied, returned. The captive raised himself upon his elbow. To the north, the south, the east and the west a hungry lion confronted him, hardly an arm-stretch away. So this was the traitor's revenge! This was the spy's torture! This was the hunter's end!

Now the voltage of his mind increased. He fell back and closed his eyes to think. He must not move; in fact, he hardly could.

"I deserve it all," he thought. "To be trapped like a rabbit!"

Again that familiar fetid smell overpowered his thoughts and he looked once more. What magnificent beasts! As specimens Gaunt loved them; but as graves—that was a different matter. He felt of the lump on his head. Then he swayed to his other elbow and faced the other two lions—and beyond he saw Ibrahim!

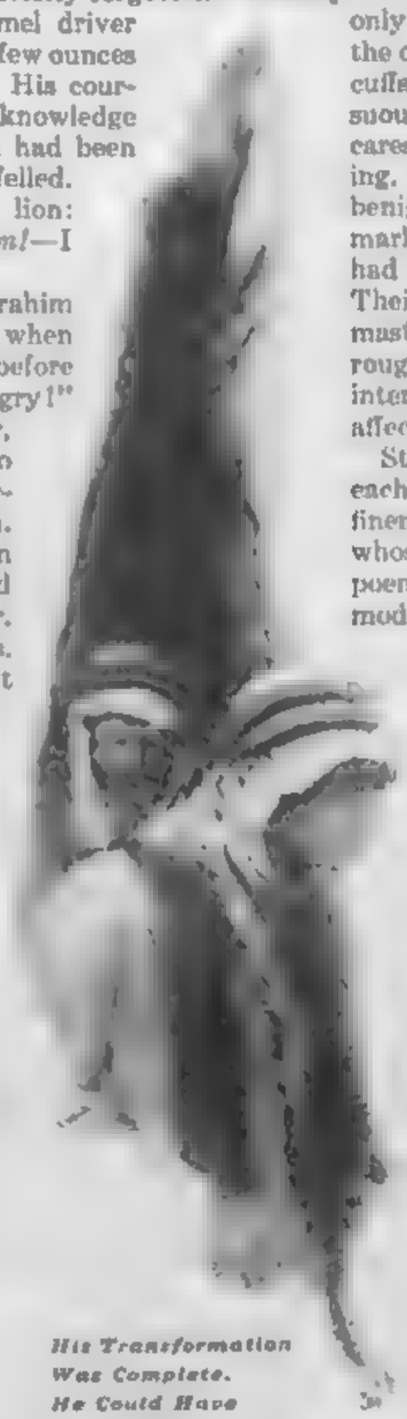
The sight of that squatting, leering, mumbling traitor drove the blood through Gaunt's arteries so tumultuously that he almost was pounded into unconsciousness again. He sank to his rags while slowly his right hand crept beneath the pit of his left arm. He had utterly forgotten his automatic until the sight of the camel driver had roused his fighting hate. Over those few ounces of steel he cuddled his arm protectingly. His courage rose with his strength and the knowledge that possibly his only means of salvation had been strangely overlooked after he had been felled.

Tauntingly he called out beyond the lion: "*Aoozoo Billah minesh Sheitan Arrejim!*—I flee to God from the attacks of Satan!"

"Thou vile *Goori*—unbeliever!" Ibrahim bared his teeth. "Thou darest call on Allah when thine own God has forsaken thee. Look before thee! *El Jseud Jeeaa!*—The lions are hungry!"

The camel driver jumped to his feet, for, as he spoke, the lion suddenly had rushed to the outer arc of his circle and with a horrible snarl had leaped straight at Ibrahim. Had the iron post not held! Had the chain snapped! Gaunt put his head back and laughed boisterously. He felt a fan of air. Behind him a paw had missed him by inches. The neck of the lion that had leaped at Ibrahim was not broken. The camel driver squatted, trembling. Gaunt laughed again. Decidedly things were getting interesting. The more you wake a Briton, the more formidable he becomes. This Ibrahim, who despised, not without just cause, the Englishman's stupidity, did not know.

At this moment Gaunt, bruised, inert, was as awake and dangerous as the most vicious of the beasts that confronted him as their prey. Suddenly Gaunt recalled Ibrahim's taunt. What did he mean by "The lions are hungry"? Was the phrase a coincidence? Or did the plural save it from suspicion? He looked. There the traitor sat upon his haunches, the folds of his *Aaba* falling on each side of his head, protecting it from the sun, while between there gazed upon him from that black face cruel, sardonic eyes that were bent on revenge and nothing else. Gaunt heaved a breath of relief. The Arab was ignorant. The captive gazed round.



His Transformation Was Complete. He Could Have Deceived Even a Camel

It was evident that this barbaric scene was being enacted at some distance outside the enemies' camp. So sure were his captors of his safety that they had made no effort to shackle him. His freedom lay within the square of ten feet or less. What movement of his could escape those starving brutes—sentinels to his slightest motion? Nature itself seemed cataleptic in its dead calm. Asleep were the fronds of the palms; immobile the camels and horses tethered beneath their shade. Beyond the rolling bluff, the camp; and miles beyond that the beleaguered city and the general in command. Gaunt looked all about him. He seemed alone in the midst of his lions. No one paid any attention to the spy—no one but Ibrahim, who squatted and droned his invocation to his own God.

But permeating, commanding this unmoved atmosphere—that was now becoming unendurable because of the brass sun—was the scent of the lions, those lions that alone knew no rest, whose chains clanked in their ceaseless beat, and whose paws clawed at the yielding sand.

Stuart Gaunt sniffed the acrid odor and began to study the lions.

The Anglo-Saxon is blind. To him the Mongolian, whose face differs from his fellows' as copper differs from lead, seems cast in the same mold as his four hundred million mates. It takes the average Englishman years in India to differentiate between one native and another. Judge how he could distinguish between lions. Possibly in the king of beasts wild-animal individuality reaches its apex. Each cat is himself. The one is nervous and irritable; the other calm and phlegmatic. The one has an open countenance; the other looks the coward he is. With one, ferocity is the natural state; with the other, it is assumed only when in hunger or pain. The one distrusts; the other ignores. The one eats its cubs; the other cuffs them into lionhood. Each is all feline—sensuous, home-loving, lightninglike with claw or caress, utterly capricious, voluptuous and fascinating. But, to the lover of lions, each one has a benignant or a malign personality of its own, as marked as that of a dog of long pedigree. Stuart had studied lions in captivity and in the field. Their cubs he had raised as pets. With a dog the master is the chief of the tribe, and the tribe is a rough one. With a cat you caress your way to its interest, but not to its heart. A cuff is fatal to affection.

Stuart Gaunt appraised the lions. They were each irritated by hunger, thirst and feverish confinement. They were of the black Arabian variety, whose upturned heads and flaring manes were a poem as well as a menace. Their walk was the model of grace—no lost movement; no wasted power. They were as perfectly aligned as an eight-cylindered engine. They were the apotheosis of efficacy and symmetry, ruthlessness and form.

Now the one in direct line with Ibrahim seemed the most pettish of all. It was the snarliest, the meanest-tempered; unceasingly giving tongue to its irritation, it tossed its head from side to side, often slapping the air with futile paws. Gaunt noticed that its face was surrounded with flies. The prisoner gauged the lion's reach to a fraction and slid toward it. When it lunged at him the two faces were not five feet apart. But he saw that the lion's eyes were covered with a white rheum that furrowed its way in acrid drops to the whiskers and mouth.

A cloud of flies added to the beast's helpless discomfort. Now and then there was a brief vision of a lurid, suppurated eyeball. The lion was blind. It could smell the water in the jar, sense its human prey, but it consumed its energy in angry attacks upon those swarms of parasites that laughed at the lion's defense and fed upon its disease.

(Continued on Page 73)

BUYING WAR BONDS

By Isaac F. Marcosson

CARTOONS BY HERBERT JOHNSON

WHEN John Jones, of the U. S. A., puts his thousand dollars into an English, French, Russian or Italian bond he becomes part and parcel of the mightiest financial structure ever dedicated to a single purpose. He cannot tell how his funds will be used. They may buy a few hundred shells, clothe a thousand soldiers, feed a battalion or build a trench. All he knows is that his mite joins the continuous and colossal stream of expense.

Now if John Jones employs his money in the stock or bond of a railroad, corporation or public-utility enterprise, he can find out almost precisely what it does, for it lays down a track, provides new equipment or builds a power house. The investment, in short, represents something that produces more wealth.

War, on the other hand, is a gigantic engine of destruction. Instead of building up, it tears down. It is a monster machine consecrated to waste. The only possible dividend can be peace.

The cost of the European conflict has a deeper interest for us than mere curiosity over staggering statistics. The reason is that we have joined the paymaster's corps. In other words, we have backed up our sympathy with cash. We are silent partners in the costliest and deadliest of all businesses.

Up to the present stupendous struggle, and with the exception of the Russo-Japanese War, in which we floated several issues for the Japanese, we have had no definite economic part in the wars that shook other nations. The losses in money and in men fell on the combatants. This war, which has shattered so many precedents, has drawn the United States out of its one-time aloofness. To the dignity of world trader we have added the twin distinction of world banker. Already we have poured out practically two billions of dollars for securities and credits of the warring countries. To this must be added an even greater sum representing our enormous war exports. The price, therefore, of whatever freedom emerges from these years of bloodshed intimately touches thousands of American pocketbooks in one way or another.

Before making any analysis of the American stake in the cost of the European War it is important to find out just how much money has been expended and what the likelihood of future outlay will be. To deal with these European War figures is to flirt with Titanic numerals. Up to the first of November, 1916, the total military expenses of both sides had reached approximately $55,000,000,000. It is only when you reduce this enormous sum to terms that every man and woman can understand that you begin to get some idea of the amazing cost of conflict.

The Staggering Sums Involved in War

THE amount of money expended for direct war purposes alone since August 1, 1914, is equal to nearly three times the capitalization of all the American railroads. It represents fifty times the net national debt of the United States; eighteen times the amount of money in actual circulation in this country; eleven times the total deposits in all our savings banks. With it you could build one hundred and forty-six Panama Canals, or pay for the Napoleonic, Crimean, Russo-Japanese, South African and American Civil Wars, and still have a surplus of $34,000,000,000 left. Such is the new and high cost of war!

The price of glory is being constantly advanced. The expenditures for the first year of the war were $17,500,000,000; for the second they had increased to $28,000,000,000; the estimate for the third year, to end August 1, 1917, at the present rate of spending is about $33,000,000,000. This means that by the time the next harvest moon shines the war will in all likelihood have represented a sacrifice for military purposes alone of $78,500,000,000.

Taking the daily cost of the war, you find that England is $25,000,000 poorer for every twenty-four hours that pass; that France must check out $18,000,000; Russia $16,000,000; Italy $5,000,000. Little Rumania is cutting her war-expenditure teeth at the rate of $1,000,000 per diem.

Cross the frontier—for war expense is no respecter of cause or creed—and Germany is discovered, as they say in playbooks, spending $17,500,000 every day; Austria, Turkey and Bulgaria, $11,000,000. Thus between sunrises that break over these warring hosts very nearly $100,000,000 has gone up in smoke, splinters or ruin of some kind, or in the upkeep of fighting.

Since England's cost each day is heavier than any of the other countries at war, due to the fact that she is financial first aid to most of her Allies and is maintaining a fleet almost equal to all the others combined, let us reduce her enormous daily war bill of $25,000,000 to simpler form. It means that participation in the greatest of all wars is costing her $1,041,666 an hour, $17,361 a minute and a little over $289 a second. At this rate John D. Rockefeller would be bankrupt in forty days; Andrew Carnegie would be in the bread line in ten. The sum is greater than the entire net public debt of Chicago; it equals the assessed valuation of all the taxable property in Poughkeepsie, New York.

Work out this immense daily outlay from still another angle, and these striking facts develop: The war is costing at the rate of 29 cents a day for every inhabitant of the United Kingdom; 31 cents for every individual in France; 22 cents for every person in the Kaiser's domain, and 6 cents for each human unit in the Russian Empire.

Yet this well-nigh overwhelming rush of figures only accounts for the actual cost of hostilities. By this I mean arms and armament, food and military supplies, the construction, maintenance and renewal of fleets, the cost of transport and the pay of soldiers and sailors.

To the vast sum already recorded must be added the loss registered by the destruction of cities, towns and villages, the sinking of ships, the wiping out of factories, warehouses, bridges, roads and railways. Then, too, you must allow for the almost incalculable productive loss due to the killing and maiming of millions of men, the shrinkage of agricultural yields, and the more or less general dislocation of the machinery of output. All these factors pile up a total the calculation of which would almost cause concussion of the brain. Sufficient to say it puts a terrific human and financial tax on coming generations, and we in America will feel its effects when the world begins to readjust itself to the altered social and economic conditions which will come with peace.

Of course the inevitable question arises: Who is paying the piper? In seeking the answer you encounter for the first time America's intimate and all-important part. At the outset of the war all the belligerent countries believed that they could finance their needs without seeking neutral aid. Less than a year was enough to dispel this delusion. Although England and France immediately voted immense credits, they were not long in finding out that they must back up their unprecedented mobilization of resources with outside help. They came to us.

When the great Anglo-French loan of $500,000,000 was first discussed as a possible American financial feat, people over here began to wonder why Great Britain and France, whose combined wealth exceeds that of all the other nations at war, should want overseas assistance. Since the reasons for this loan, as well as the disposition of proceeds, are practically the same as in most of the other Allied issues in this country, in which thousands of our investors have participated, they are well worth explaining, because they also carry a lesson in international barter. Here they are:

Before the war our foreign trade was growing fast. England and France, in particular, were good customers for our wheat and other foodstuffs, iron and cotton manufactures, oil and automobiles. In exchange we imported the product of many European factories.

The Flow of Gold

BUSINESS relations between nations are not settled like transactions between individuals and firms—that is, with checks or cash—they are settled by balances. England's imports from the United States, for example, are paid by her exports to us. Usually exports and imports so nearly balance that the difference is paid by gold or with the temporary use of bank credit. Therefore, it is not a question of actual money but of exchange, and this foreign exchange is a commodity whose value fluctuates with supply and demand.

Along came the war. Millions of artisans in France and England were withdrawn from lathe and loom to fight in the battle line. What workers remained at their posts had to produce war supplies. Yet civilian and soldier needed food, clothing and arms. The demand for our products increased and the Allies, in control of the seas, became our principal foreign customers. American exports soared; those of France and England declined correspondingly. A huge balance of trade—the biggest in our history—swung to our favor.

This balance of trade had to be settled, but on an abnormal basis. What was ordinarily a comparatively trivial matter of a few millions suddenly became an item of many millions, and it was all owed on one side. The demand for exchange on New York greatly exceeded the supply, and the inevitable happened: England and France had to pay a drastic premium on the American dollar. The English pound, normally rated at $4.86, dropped to $4.50; the franc, ordinarily worth 19.29 cents, fell to 16.94 cents. This shrinkage in values was not due to any impairment of the resources or wealth of the Allies, but to the fact that the machinery of international payment works automatically and unsentimentally.

Here was a crisis that without aid from us might have eventually cost us dear. Rather than submit to the terrific drain on the exchange value of the pound and franc, England and France could have set about emulating the example of Germany and become self-sufficient. It was not a month's work, or even a year's work, but ultimately it would have made those countries more or less independent of the United States after the war is over.

Of course England and France could have met the situation by shipping gold. Each had a large reserve, but the United States had all the gold it wanted, and still has. Besides, in such an emergency gold is an inert and unproductive commodity. Again, the Allies might have dumped their American securities, representing an investment of over three billions of dollars, which would have upset the American stock market and sent prices down. Either one of these performances would have done us no good.

It was important, therefore, for the benefit of all interests involved, that the Allies establish a credit in the United States that would enable them to buy freely and remove the costly handicap on American exchange. In a

word, instead of having to pay their bills through an intricate mechanism that rose and fell with the tides of trade and put a premium on trading with us, a medium was needed that would restore the whole economic trade balance. It was as essential to us as to our customers.

Hence the Anglo-French five-hundred-million-dollar loan was floated and Uncle Sam became a war banker. This loan, however, was nothing more nor less than the setting up of a credit of half a billion dollars for England and France in the United States. To put it in another way, it is just as if the two Allies had deposited this sum in an American bank and then drew checks against it for goods and raw materials made or mined in America. In a word, we lent to ourselves.

Put out at a time when money was scarce the loan would have been unpatriotic and uneconomic. But our banks were filled with idle cash; everywhere capital sought safe and profitable employment. Now you begin to see why these Allied loans are really good business in more ways than one.

What is our financial stake in the cost of the war? What does it yield? How is it safeguarded?

Clearly to understand this whole situation you must know just how these foreign bonds are put out. There are two kinds. One is the internal loan issued in the money of the country whose name it bears. This means that if it is a French bond it is in terms of francs; if English, it calls for payment in pounds sterling; if Russian, in rubles; if German, in marks. An external loan, on the other hand, is issued in the money of the country in which it is floated. The Anglo-French loan is an example of this kind, because both principal and interest are to be paid in United States gold coin. These internal and external loans may be direct obligations of the issuing governments and may or may not be secured by collateral.

The Big Foreign Loans

THERE is still a third medium for the employment of American money in the war. Technically it is known as bank credit. Through this agency, foreign firms make deposits of money or collateral in the banks of their respective countries and purchase goods in America through credits thus established for them in a group of New York banks or trust companies. The acceptances for the goods bought become negotiable documents and are bought and sold by institutions and investors at a discount. This evidence of debt is not the kind of foreign investment suitable for the man or woman with savings to employ, because it is more or less a banking transaction. These credits usually net about six and a half per cent.

With the exception of a comparatively small amount of German and Austrian bonds bought, in the main, by natives of those two countries for purely sentimental and patriotic reasons, the entire bulk of European loans placed in America is for the Allied countries, principally England and France, who are our heaviest customers in trade.

The largest foreign loan brought out here so far is the Anglo-French five per cent external loan, which was negotiated through J. P. Morgan & Co.—fiscal agents for the Allies over here—by the commission headed by Lord Reading and Sir Edward Holden. It is the joint and several obligation of the Governments of the United Kingdom of Great Britain and Ireland and the French Republic, is dated October 15, 1915, and is due five years after that date. It ranks first among the foreign war obligations of those countries.

This was the first big credit arranged by England or France in the United States, and the proceeds were used, in the manner that I have already described, for the purchase of American goods and to stabilize the foreign exchange. These bonds, which have had a very wide sale in America, were brought out at 98 and interest, and at the time of issue represented an investment that paid nearly 5½ per cent. On the day this article was written the market price was 94⅜ and interest, making the yield about 6.40 per cent. This decline did not result from impairment of the bond, but from the fact that subsequent English issues had a face interest rate of 5½ per cent and were secured by collateral.

These bonds, I might add, are convertible at the option of the holder on any date not later than April 15, 1920, or provided that notice is given not later than this date, par for par, into 15–25 year joint and several 4½ per cent bonds of the Governments of the United Kingdom of Great Britain and Ireland and the French Republic. These 4½ per cent bonds, payable, principal and interest, in United States gold coin, in New York City, and free from deduction for any present or future British or French taxes, will mature October 15, 1940, but will be redeemable at par and accrued interest, in whole or in part, on any interest date not earlier than October 15, 1930, upon three months' notice.

The equity behind these bonds is the good name, wealth and taxing power of the issuing countries. The interest on this loan equals only one-fifth of one per cent of the total estimated income of the British people in 1914. It is slightly more than one-third of one per cent of the French Republic in 1914.

Between this loan and the next large borrowing by England or France in the United States occurred an event of significance to the American investor interested in the securities of foreign nations. The Anglo-French loan, as you know, was simply the promise to pay of two great countries whose government bonds at home represented the last word in unshakable security.

But when England and France stepped up to our money counters again, the bankers said in effect: "We think you are all right, but you are in a war that may last a very long time and we must have collateral."

To English pride this was a jolt. I happened to be in England at the time, and I recall the astonishment of no less distinguished an individual than the Chancellor of the Exchequer. It was unbelievable that any nation could demand greater security than the good name of the Empire. "If the elder J. P. Morgan were alive this would never have happened," said the London bankers. But the net result was that with all external loans thereafter England and France have been forced to dig into their strong boxes and do what any individual does when he borrows money—put up a good margin of security.

An illustration of this secured obligation of the British Government is the issue of $300,000,000 five and a half per cent gold notes dated November 1, 1916. Principal and interest are payable, without deduction of any English tax, in New York and in United States gold coin. The holder of these notes, however, has the option of getting his money in London, but at a fixed rate of $4.866 per pound sterling, the normal value of the pound in peace time. Since the pound sterling at the time this article is written is quoted at $4.76 this is a decided advantage.

The new English loan is secured by stocks and bonds whose total market value is not less than $360,000,000. One group of this collateral consists of stocks, bonds and other obligations of American corporations and the obligations—either as maker or guarantor—of the Government of the Dominion of Canada, the Colony of Newfoundland and Canadian provinces and municipalities. The second group includes obligations of Australia, Union of South Africa, New Zealand, Argentina, Chile, Cuba, Japan, Egypt, India and of English railway companies. I enumerate this collateral to show the inroads upon British securities that increasing war cost is making. This collateral must always show a market value margin of twenty per cent above the amount of the loan. Should there be any slump the English Government must supply additional security.

This issue was brought out in two forms. Half of the loan is in three-year notes due November 1, 1919, which were issued at 99¼ and interest and yielding over 5.75 per cent; the other half is in five-year notes due November 1, 1921, brought out at 98½ and interest and yielding about 5.85 per cent. These notes are redeemable at the option of the government at various interest dates between 1917 and 1920 at prices ranging from 101 to 105 and interest.

Having established the precedent of a secured loan, all succeeding English issues in this country have been backed up with ample collateral. These bonds have a ready market, an important detail that the investor must not overlook in purchasing foreign securities.

The Fifty-Million-Dollar Loan of Sentiment

NOW turn to the borrowings of France in the United States. To float the issue of $100,000,000 three-year five per cent gold notes bearing the date of August 1, 1916, the American Foreign Securities Company was formed, which arranged to lend the French Government $100,000,000. As security the company—it was merely a group of American bankers—required France to deposit stocks and bonds having a value at prevailing market and exchange rate of $120,000,000. Should the value of these securities fall below this sum they must be replenished until there is a margin of twenty per cent in excess of the principal of the loan.

These securities throw an interesting sidelight upon the resources of the French Republic and its ability to borrow desirable collateral from patriotic citizens. They include obligations of the governments of Argentina, Sweden, Norway, Denmark, Switzerland, Holland, Uruguay, Egypt, Brazil, Spain and Quebec. The most picturesque parcel in the lot is $11,000,000 in Suez Canal shares. This stock is one of the corporate heirlooms of France and is very closely held. It not only pays a large dividend, but shares in the profits of the company, which in peace times are big. The three-year French notes were brought out at 98 and interest and at the time of issue yielded about 5.73 per cent. The price at the time this article was written was 98⅞, which would make the yield about 5.43.

Now we come to what might well be called the loan of sentiment. It is the $50,000,000 city of Paris five-year six per cent gold bond issue, dated October 15, 1916. It gave Americans the opportunity to pay a substantial tribute of affectionate gratitude for happy hours spent in the queen city of Europe and to have the prospect of a desirable interest rate at the same time.

Here is a piece of foreign financing with a distinction and a background all its own. Aside from its purely sentimental phase, it is perhaps the only loan floated in America since the war which is dedicated to construction instead of destruction. The proceeds are to be used to reimburse the city of Paris for expenditures in building hospitals and making other necessary humanitarian improvements, and to provide a sinking fund to meet similar disbursements. Amid the incessant hate and passion of war it is pleasant to find this backwater of relief.

Like most of the foreign issues made during the war, it follows the highly intelligent European practice of putting out loans in small denominations so as to be within the reach of the great mass of the people. These bonds may be had in multiples of $100. The government of France has agreed to permit the exportation of sufficient gold to permit the payment of principal and interest in the yellow metal in New York. The loan—the only external one of the city of Paris—was brought out at 98¼ and interest, which would make an investment of 6.30 per cent.

On the day this article was written the quotation was

(Continued on Page 35)

SHOESTRINGS

By Maximilian Foster

ILLUSTRATED BY MAY WILSON PRESTON

XV

MR. ALSOP'S shrewd plan, that novel scheme which he had already tried out on the two ladies, Mrs. Harvey and Mrs. Gladdis, on Mr. Hinkle the self-starter as well, did great credit to his ingenuity. By investing Mr. Tams with the glamour of mystery and exclusiveness, with fabulous wealth besides, he almost instantly had produced results. The results, in fact, exceeded even his fondest dreams.

As yet, however, Mr. Alsop was blissfully unaware of this. The awakening awaited him.

The morning following Mr. Tams was up betimes. It was, say, half past seven when he rose, the hour that in the old days had seen him racing for the Geary Street car, and fearful, in his haste, lest he might be late at the Beehive. But all that was in the past. What a difference now! The emporium's time clock, waiting to be punched, no longer loomed before him as a threat, a vulgar spur to goad him into ungentlemanly activity. His time was his own now. In all the visible externals of the class Mr. Tams was visibly a gentleman.

"Possibly Mr. Tams Does Not Mean to Marry. Perhaps He is Just a Heartless Heart-Breaker"

In spite of this, though—this and the fact that a gentleman may be in haste but never in a hurry—some unusual animation seemed to have a hold on Mr. Tams. Clearly he labored with a growing excitement, an impulse, whatever it was, that must strongly have affected him. No sooner had the clock sounded the hour than he leaped from the bed and, instantly awake, began bustling about the bedroom with every indication of fluttering emotion. Restless as he seemed, though, when he began to dress the importance of the occasion was evident. Mr. Tams consumed fully an hour in selecting what he should wear.

The white yachting suit seemed to have the preference. Mr. Lubin, however, was not to give the yachting party till the week-end; and apparently Mr. Tams remembered this. At any rate, after taking the flannels out of the clothes closet, he regretfully put them back again. Next in choice was an outing suit of plaid tweeds, either this, or, as it seemed, a beach costume of natty pongee. Besides, he appeared also to consider his morning coat, the one that went with the silk hat and striped trousers. Manifestly what was in the wind was something crucial.

The morning coat was out of it, however. In rescuing Miss Pickell her horse had stepped on the hat; besides, the trousers had been ripped in their most vulnerable region. True, if they were stitched the coat tails would conceal the damage; but, after deliberating, Mr. Tams laid the coat and trousers away. The outing suit had the class. With it went tan spats and a pith helmet draped with a puggree. Mr. Bloom, of Pincus & Bloom, had suggested these. He had seen them pictured in the catalogue of a leading fashion house. The house was in Toledo, Ohio.

The jacket of the suit was plaited, Norfolk in style. Short trousers, very full at the knees, went with it, and the spats reached halfway up the stockings. These were woolen, heather in tone, and knitted thickly with heavy ribbing. Completing the costume were hobnailed boots and a walking stick, all as shown in the catalogue; and when, finally, he had assembled all these on himself, Mr. Tams took a peep in the glass. It seemed to make him apprehensive, if anything.

Neither Mr. Jarboe nor Mr. Meiggs, when they called, had been garbed so distinctively, Mr. Lubin hardly so; and after reflection, Mr. Tams took off the costume.

He was in the pongee when he appeared at breakfast. Mr. Poulsen and Mrs. Wallop were already there.

"Hello! Taking a crack at the swells to-day?" observed Mr. Poulsen; and Mrs. Wallop, as she noted Mr. Tams' attire, also gave vent to a remark:

"My, but you look slick! Be careful you don't get any egg on yourself!"

However, though the choice of his costume seemed to have filled Mr. Tams with concern, evidently it was not the real cause for the air of singular, absorbed excitement that animated him.

All during breakfast he fidgeted. Seizing the morning paper, he opened it hurriedly at the social page. Further doings of the Burlingame beagle pack were recorded; but though he perused it all, his interest seemed not nearly so vital as its importance would demand. His attire, too, one had thought, still worried him. Anyway, as nine o'clock struck he laid down the paper, and hurrying into his bedroom changed back into the Norfolk plaid.

"My sakes!" exclaimed Mrs. Wallop. "If that ain't giddy! Eating a lunch at the golf club, Mr. T.?"

Mr. Tams shook his head. Picking up the newspaper, he took a peep at himself in the glass and sat down. It looked as if apprehension grew upon him.

Mr. Poulsen was staring at him now. It was as if suspiciously, too, and Mrs. Niblo, who had just entered, stared also. Miss Negley and Miss Minch, it seemed, were breakfasting in bed; but the Tumultys were out. Having breakfasted at seven, they were now looking through the neighborhood for a possible ranch site.

Finally Mr. Poulsen's stare grew protracted. He had detected Mr. Tams' air of subdued excitement.

"Say," demanded Mr. Poulsen abruptly, "you ain't got anything up your sleeve, have you?"

Surprised, Mr. Tams denied it. He was seen to color fitfully, however.

"Why?" he asked.

"Nothing," returned Mr. Poulsen, his air still suspicious, though. "Nothing. I just asked."

Leaning over he took the newspaper from Mr. Tams, and after a glance at the social column, to which Mr. Tams had opened it, he grunted loudly, at the same time turning the sheets to the financial page. In this Mr. Poulsen buried himself.

"Huh, Nineveh's up, I see," he snorted.

The mention of Nineveh seemed to remind Mrs. Niblo of something.

"Any telegrams for me?" she abruptly demanded.

No, there were no telegrams; and murmuring something about "sapheads" and "mice," Mrs. Niblo asked: "Where's there a pen—I want to write Niblo." Her jaw set, she moved toward the writing desk.

Mr. Tams' restlessness increased.

Robbed of his newspaper, in which Mr. Poulsen was now immersed, he again gave himself a furtive glance. The glance again seemed to distract him, for, excusing himself, he retired into his bedroom. "My lands!" exclaimed Mrs. Wallop. "What ails the man? I hope he ain't eat something that didn't agree!"

Mr. Poulsen looked up from his newspaper.

"I ain't saying anything," he said, "but I got my suspicions. I hope Tams is on the level."

"Why, Mr. Poulsen, whatever do you mean?"

"Just what I say," returned Poulsen. "Wasn't Lubin here to see him yesterday?" He wasn't knocking anyone, but Poulsen would be surprised if Lubin hadn't let Tams in on something and Tams was keeping it to himself. "Maybe not, though, maybe not," grunted Mr. Poulsen. For all he knew, speaking honest, Tams might be on the square. "Only it don't look good—not to me," said Mr. Poulsen.

Ten o'clock had struck when Mr. Tams reappeared.

He had changed back into the pongee now, and with him he brought several hats—a pearl derby, an Austrian plush and the helmet with the puggree. His manner would not have looked "good" to anyone. His excitement seemed even more fervid.

"How does this go?" he asked, trying on the pearl derby at the glass.

"Class, real class!" commented Mrs. Wallop.

"And the suit—my pongee?" inquired Mr. Tams.

"Cute," said Mrs. Wallop.

"I fancy the plush hat looks better with it, though," Mr. Tams returned. "More *chic*, don't you think?"

"Swagger," said Mrs. Wallop. "Real tush!"

Mr. Tams was still undecided, though. Restless, more uneasy than ever, he took to looking at his watch, then at the clock on the mantel. Mr. Poulsen, after another suspicious stare, wandered out. There was a garage business for sale over on the boulevard, and he wanted to take a look at it. Mrs. Niblo followed presently. After inquiring how many *l*'s there were in "million" and if Mr. Lubin spelled his name with two *o*'s or a *u*, Mrs. Niblo blotted and sealed the letter to Mr. Niblo, then said she was going out to mail it.

"Well, I guess I'll get along," said Mrs. Wallop. Adding that she had a date on with Suki, as she was going to show him how to make a new baked custard, she gathered her wrapper about her and disappeared into the kitchen.

Mr. Tams instantly awoke.

Mrs. Wallop hardly had closed the door behind her, when, rising hurriedly and his manner more agitated than ever, he began fumbling in the pockets of his coat. Presently, from one of them, he drew out a folded sheet of paper.

The paper was note paper. It was thick and creamy, delicately scented, and on it something was penned in a large, angular hand. His eyes glowing, Mr. Tams perused it eagerly.

Then, after a quick glance at the clock, a murmur of satisfaction escaped him; and, laying the note on the writing desk, with a glance about him he bolted into his bedroom.

Ten minutes later, attired in the pongee, the pearl derby and yellow chamois kids, Mr. Tams softly closed the bungalow door behind him and went hurrying up the street.

"I say, there, Suki!"

Noon had just struck. Clad in pyjamas and a dressing gown, his feet stuck into Japanese straw sandals, Mr. Alsop obtruded his head from the doorway of his bedroom. He had just risen.

"Scuse," responded Suki, appearing at the dining-room door.

Beyond, at the kitchen door, Mrs. Wallop, too, was observed. She had an apron over her wrapper, and was tasting something in a large iron kitchen spoon.

"Ah, there, little one!" she greeted gayly.

"Where's Tams?" inquired Mr. Alsop.

Suki said "Scuse," but Mrs. Wallop said she didn't know.

"Ain't he in?" she inquired, adding: "He must be out then."

"Out?" ejaculated Mr. Alsop.

Giving the spoon another critical lick, Mrs. Wallop said she guessed so. Why he had gone out she couldn't understand, though. Lunch would be on right away.

"Say," said Mr. Alsop, "he can't be out; he was going to have a check ready for me. That ain't all, either."

The night before he'd again had a little talk with Mr. Tams. In it the final details had been arranged for Mr. Tams' début in high life. One detail had to do with the exchequer. Funds must be placed in Mr. Alsop's hands; he must do the spending. But that was just a detail. Mr. Alsop realized what might happen if Mr. Tams got loose in Coronado. He had warned him about this.

If Mr. Alsop coughed, if he scowled, Mr. Tams was instantly to stop doing what he was doing. If Mr. Alsop gave him a nudge or kicked him under the table, Mr. Tams was at once to stop saying what he was saying. On this Mr. Tams had demurred, though, his ground being that it was confusing, Mr. Alsop having arranged a similar set of signals for a somewhat different occasion.

"You said, you know," protested Mr. Tams, "that a nudge or a kick meant I was to order something, a nudge if it was drinks, a kick if I was to buy luncheon or dinner." After reflection, Mr. Alsop had arranged another set of signals. "But you gotta be careful, Tams. If you go bulling round you'll make a hash of things!"

A hash, indeed! The hash, too, might be uncomfortable for Mr. Alsop.

Mrs. Wallop had moved to the writing table. No check was visible, but in the midst of her search for it Mrs. Wallop gave a little cry.

"Why, what's this?" she ejaculated.

Mr. Alsop was looking blanker. Besides Tams' looks and ways, there were Tams' clothes as well. Mr. Alsop had seen the outfit. It was a regular scream. At Mrs. Wallop's exclamation he started.

"What say?" he inquired.

"See what's here!" said Mrs. Wallop.

It was the sheet of cream-colored, delicately scented note paper she had found; and, springing forward, Mr. Alsop snatched it from her hand.

Hurriedly he scanned it. Then, as he read, an air of dismay, of baffled wonder and disgust, overspread Mr. Alsop's countenance.

It read:

Dear Mr. Tams:

Although a stranger to you, I am aware of your deep interest in philanthropy and such matters; therefore I have taken the liberty of asking you whether you will not lend me the benefit of your influence and experience in organizing a little charity I am interested in, a fund for the relief of the Belgians. I shall be at the hotel at half past eleven in the morning, and will deem it a great honor if you will meet me and my associate in this worthy work, Mrs. Gladdis. We shall be delighted if you have luncheon with us.

Cordially yours,
IRENE HARVEY.

Crumpling the note paper into a ball, Mr. Alsop flung it from him and darted headlong into his bedroom. There, slamming the door behind him, he began helter-skelter to clamber into his clothes.

XVI

SOMEWHERE a band was playing, and as its melody, the strains of a Hungarian waltz, came floating to his ears, Mr. Tams gazed about him, his face filled with the rapture that he felt. Surrounding him were what he would have termed wealth, beauty, fashion, those idyllic elements he so long had dreamed about, the fulfillment of his dream. Swelling tremulously he crooked his little finger and sipped delicately at his fragrant *demi-tasse à la Turc*.

The luncheon, in fact, was in the nature of a little triumph, a tribute to his mastery of the requisites—bouillon first; then fish, an entrée following, and, after it, a bird with salad, *pâtisserie*, cheese and the *demi-tasse*. Through all this, avoiding every error, he had managed most cleverly, he told himself. With the soup, little finger crooked, he had sipped nicely from the side of the spoon, not from the point, avoiding gurgling as At the Table warned. The fish, using fork alone, not hacking at it with a knife, he'd attacked with the same aplomb. There was the bird, too, a difficult problem to the novice, as At the Table, sterling work, itself confessed; and he had managed that as nicely. Restricting himself to knife and fork, never employing his fingers, Mr. Tams flattered himself that no one, even among our best families, could have managed it with more skill. True, one little slip he had made. With the bird *petits pois* were served, and unconsciously he had attacked them with a spoon. But, then, almost instantly he had corrected himself, at the same time apologizing for the break.

Most successful, indeed, the little luncheon!

"Tell me," said Mrs. Harvey; "they say you are a bachelor, Mr. Tams. Do you intend always to remain one?"

Her chin on her jeweled hands, her elbows set gracefully on the table, the polo player's blond lady gazed smiling at Mr. Tams. Her manner was alluring. At her left sat Mrs. Gladdis, the bereaved alfalfa lady. Though indolent in air, her manner as usual indifferent, it somehow was evident that Mrs. Gladdis was not so bored as she looked.

"Surely," added Mrs. Harvey, "you must contemplate a Mrs. Tams."

Mr. Tams blushed. He had, in fact, been doing that frequently during the hour, the talk curiously dealing less with the Belgians, Mrs. Harvey's professed interest, than it did with matters more intimate. Having murmured that they, the Belgians, could wait till after luncheon, they were in no immediate peril of extinction, Mrs. Harvey had dashed interestedly into talk. Its range was comprehensive. Indeed, only with difficulty had Mr. Tams avoided, such was her pleasant interest, several uncomfortable topics. Floorwalking, he had divined, was taboo among the aristocracy. It was in a class, he began to grasp vaguely, with paperhanging and undertaking. Why, though, he did not know.

Blushing, Mr. Tams gazed at the polo player's lady.

"Yes, indeed, Mr. Tams; with your wealth"—she paused impressively—"with your wealth, your position, surely you should marry."

His position! Never had he been so thrilled. Self-consciously, again he crooked his little finger. Again he sipped delicately at his *demi-tasse*. Oh, yes, possibly he would marry—possibly. Nothing definite in view, though. Nothing. Over his cup he noted Mrs. Gladdis' air of interest.

She was leaning forward, idly gazing at the cloth. Her lips were parted.

"Not definitely?" repeated Mrs. Harvey. "What do you mean, Mr. Tams?"

Smiling and blushing, Mr. Tams was just about to answer, when behind him he heard a cough, then another cough. At the same instant he felt himself abruptly kicked on the legs.

It was Mr. Alsop. Mr. Alsop had just arrived.

He came hurriedly, it seemed. His manner was abrupt. Lacking utterly that poise, the self-repose which both At the Table and In the Drawing Room indicate as that of the perfect gentleman, he looked anything but the man of the world. One would have thought him awkward and ill at ease; and, wincing painfully at the kick, Mr. Tams gaped at him.

His astonishment, however, was not all due to Mr. Alsop's manner. Why had Mr. Alsop first coughed, then given him that kick? Was it at anything Mr. Tams was saying or was it something he had done? For the first time, starting consciously, Mr. Tams saw that while sipping his *demi-tasse* he had left his spoon standing in the cup!

His face flaming, he instantly removed the spoon, murmuring an apology as he did so.

But Mr. Alsop did not seem to heed it.

"Oh, here you are!" he was exclaiming. "I've been looking everywhere to find you!"

"Oh, really," murmured Mrs. Harvey.

She did not seem overenchanted with Mr. Alsop's sudden arrival, nor did Mrs. Gladdis. While Mrs. Harvey, in her vivacious way, was pressing Mr. Tams with her pleasant inquiries, Mrs. Gladdis had bent forward, her eyes, in spite of her air of idleness, bright. Now, however, Mr. Alsop having appeared, Mrs. Gladdis had sunk back with a shrug.

She seemed annoyed for some reason.

"Yes, indeed!" Mr. Alsop was saying. "I just thought I'd join your party, you know."

"Did you?" returned Mrs. Harvey. Mr. Alsop had just pulled out a chair, meaning to occupy it, when the polo player's lady laid a slender hand on it.

"Well, we're busy just now, Jimmy," she said brightly; "we wish to have Mr. Tams all to ourselves this once. Now run away, like a dear!"

"Oh, I say!" protested Mr. Alsop. He looked more agitated than ever. "Leave him with you!"

It was in vain he protested.

"Roll your hoop, Jimmy!" directed Mrs. Harvey vivaciously.

Mr. Tams, in his embarrassment, was still apologizing for his *faux pas*, the business of the coffee spoon. It was as bad, worse even, than the one with the

"Vat? For Twelf Dollars One Day? Say, I Ain't Esking I Should Buy It!"

green peas. All at once Mr. Alsop gave him a savage scowl, then a nudge; and with a start Mr. Tams stopped suddenly.

It was the signal again!

Both the nudge and the scowl had a meaning, but what the meaning was for the life of him he couldn't remember. Was he to buy something—luncheon, drinks—or was he to stop saying something? Just then Mr. Alsop again scowled, then gave him another nudge, a kick as well.

That settled it. As he was not saying anything Mr. Tams knew what the signal meant.

"Waiter, waiter!" called Mr. Tams, his face moist.

He was, in fact, asking what they'd have—some more of the cheese, another bird, or a second helping of strawberry pie—when still again Mr. Alsop gave him a savage kick. Moist, Mr. Tams collapsed.

Exchanging glances, Mrs. Harvey and Mrs. Gladdis afterward gave Mr. Alsop a look. Then, with a sudden laugh, the polo player's lady waved a gay hand at Mr. Alsop.

"Day-day, Jimmy! On your way!"

A baffled growl emerged from Mr. Alsop. Mrs. Harvey laughed anew.

"Home, James!" she directed; and his face a picture, Mr. Alsop went.

Mr. Tams was scarlet, mortified. Why had Mr. Alsop scowled at him? Why had he given him a nudge, then a kick? Why, on departing, had he looked so apprehensive? Surely, till Mr. Alsop's arrival, Mr. Tams had been doing bravely; as well, almost, as a member of one of our best families. True, there were the two little slips—eating his peas with a spoon and leaving the other spoon in his cup. But hadn't he apologized? The apology had shown it was only a slip; that really he knew better. Moist, conscious, agitated, he feared he must have done something else. Was it the way he handled his napkin or had it been the fingerbowl! No! He had used the napkin most daintily, applying it delicately to the lips, then replacing it on the knee. With the fingerbowl, too, he had done as well, only dipping the very tips of his fingers in it, not laving his hands or splashing, as At the Table warned. Still, something was wrong he felt certain; and plunged in discomfort, the moisture beading his brow, he was again going over his deportment, scanning it for flaws, when he heard Mrs. Harvey speak:

"Well, Mr. Tams, this has been most delightful!"

As she spoke she rose, Mrs. Gladdis rising with her.

"Most, indeed!" echoed Mrs. Gladdis; and again Mr. Tams felt his heart leap spontaneously. Delightful? Then he had not failed! His two little slips had not been noticed!

Quivering ecstatically he, too, had risen, when Mrs. Harvey held out a slender hand to him. At what she said then, Mr. Tams soared as he had never soared before. In a dream he heard her.

"I mean to take you in charge, Mr. Tams. While you are in Coronado you must consider yourself under my wing. Never fear, I'll find the proper Mrs. Tams for you!"

Mrs. Gladdis, too, spoke again.

"But then possibly Mr. Tams does not mean to marry. Perhaps he is just a heartless heart-breaker."

She gave Mr. Tams a look as she said it. Never before had a woman looked at him like that. Never before, either, had he been taxed with such an accusation. Tams a gay deceiver? Tams a heartless, gay wretch?

Mrs. Gladdis tapped him archly on the arm with her gloves.

"Oh, you men!" she cried.

Then they were gone.

For a brief period the world swam dizzily before Mr. Tams' misty, intoxicated ken. Under Mrs. Harvey's wing? Taken in charge by her? Why, only a week before one of the Sunday supplements had given almost half a page to a picture of her and her husband, the polo player!

"Prominent in the younger married set and leaders in the sports and brilliant social functions that now seriously engage the smart world at Coronado, making it one of the most dashing social seasons ever had, are the T. Munson Harveys, the popular young wedded couple. Mrs. Harvey, it will be remembered, was *née* Miss Rita Gish, of Battle Creek. The Harveys have a summer place at Tahoe." Under her wing! Taken in charge by her!

Mr. Tams wandered from the table as bemused as a drunken man.

"Beg pardon," said the waiter, hurrying after him, "you have forgot the check." So he had. He was to be excused for that, though.

Under Mrs. Harvey's wing! Mr. Tams, after he had paid the check, reeled on.

Elsewhere, once they were by themselves, Mrs. Harvey stopped abruptly and clutched Mrs. Gladdis by the arm. Then, as if no longer able to control herself, the polo player's lady threw back her head, and for an instant gave way to a burst of well-bred, if unaffected, gay and festive merriment.

"My Jakes! If That Ain't Giddy! Eating a Lunch at the Golf Club, Mr. T.?"

"Oh, Belle, did you ever in your life hear anything so screaming! I wonder you could keep your face straight!"

Mrs. Gladdis did not reply. Absorbed, she was nibbling thoughtfully a slim, tinted forefinger.

"I could have died!" bubbled Mrs. Harvey. "Think of it, a beagle pack—that and the way he crooked his little finger when he ate—the way, too, he held his knife and fork, by the tips as if they'd burn him! And his talk about the younger set—giving dinner dances and dances aboard a yacht! 'Yat,' he called it; did you hear him? And the time he went at the peas with the spoon, then apologized, saying it wasn't refined—*re*fined, you heard him—that one used the fork with peas, with ice cream too! I've never had such fun in all my life!"

Mrs. Gladdis only nodded. She was still absorbed thoughtfully with the tapering, tinted finger.

Mrs. Harvey gave another rippling laugh.

"Are you going out on that yacht—yat, I mean—Saturday? I am. I wouldn't miss it for worlds!" As Mrs. Gladdis made only an indistinguishable murmur in reply, she went on, buoyant in her merriment. "All that crowd, his party, will be there too. What a circus!" she was saying, when for the first time the polo player's lady seemed to divine her friend's abstraction.

"Why, Belle!" she exclaimed curiously. Then she stared. "Good heavens!" Mrs. Harvey gasped. "You don't mean you still consider it? Belle!"

Mrs. Gladdis' face had grown steely.

"The man has money, you remember."

"But, Belle ——"

"Listen, Rita," said Mrs. Gladdis: "To-day I had a wire from my lawyers. It was about Larry, Rita." Larry, it seemed, was Mrs. Gladdis' ex-husband, the Reno one, not the Greenwood husband. "Larry's been cleaned out, Rita. He got caught in Wall Street last week."

Caught in Wall Street! After a blank stare a glow of deep pity welled suddenly in Mrs. Harvey's tender eyes.

"Oh, Belle, I am so sorry! You mean he can't pay you the alimony?"

It was exactly what Mrs. Gladdis meant; and the light of tender pity welled deeper in Mrs. Harvey's eyes.

"Oh, Belle!" she cried again.

Meanwhile, over in another quarter of Coronado a somewhat similar scene was being enacted, the cause of its animation, not to say excitement, also being Mr. Tams.

Miss Minch had just met Mr. Babbett. Joe, coming from the hotel, was there by appointment. He had come hurrying, too, filled with the news he brought.

"Where's Susie?" he demanded. "Is she all right?"

Susie was all right. She was at the bungalow with Mrs. Wallop, Mrs. Niblo and the Tumultys; and noting Joe's manner Miss Minch inquired: "What's up?"

A great deal was up, said Mr. Babbett.

"I saw Lubin a while ago—a bellhop, for a dime, pointed him out to me. He was down in the bar, that place they call the Casino; and, say, that mouch Alsop is tied up with him! They were there together as thick as thieves, Lubin doing all the buying too! It was something about Tams and his money they were discussing—anyway, that's what the bellhop said. I staked him to a quarter to go over and rubber."

"Tams?"

"Yes. The bellhop couldn't tell what it was all about, he was too thick to get the rights of it; but Tams was the one they were talking of. You'd better put him wise, Miss Minch."

Miss Minch's air, as she'd listened, had grown curious. But now she gave a shrug.

"I can't warn him. It's no use trying."

"What?" exclaimed Joe. "You mean you'd let Lubin trim him!"

"No, not if I could help it," answered Miss Minch; "but then I can't. I've tried already, and he wouldn't listen to me."

Then she said something else, and as she said it Joe gaped at her in astonishment.

"Even if Lubin trims him, though," said Miss Minch, "I'll have my money left. That'll be enough."

Joe was still gaping.

"Enough!" Enough for what? He gave her a startled look.

"Say!" ejaculated Joe. "Say, you don't mean ——"

Then he paused, words failing him. He had said enough, though. Miss Minch turned upon him abruptly.

"Don't you dare speak!" said Miss Minch. "If you dare I'll skin you alive!"

Her face a study, she was blushing furiously as she spoke.

XVII

A VINE-CLAD porch, a fire crackling on the hearth, and overhead the sound of little feet pattering on the carpet, was the way Miss Minch had expressed her ambition, the homely, unfulfilled yearnings of her life. They had never seemed to grow any nearer, though.

Little wonder she'd blushed at Mr. Babbett's exclamations.

The week, the first the party had spent at Coronado, was drawing to a close; and one evening—it was Friday, to be exact—Miss Minch sat in the bungalow drawing room. On the morrow Mr. Lubin's yachting party was to be held.

The hour now was growing late; but besides Miss Minch, Mr. Tams as well as Miss Negley and Mrs. Wallop still sat up. Mrs. Wallop was wrapping up some sandwiches she had made to take on the yacht, while Miss Negley was out front in the pergola, looking at the moon. Mr. Alsop was with her. In a few minutes, however, he would depart, leaving to keep an important engagement with his friends, those distinguished members of the social colony, Mr. Jarboe and Mr. Meigga. Probably he would be occupied till dawn.

He and Miss Negley were not going on Mr. Lubin's yacht.

They had planned an excursion by themselves; and as Miss Minch listened, her ear cocked attentively to the murmur of Mr. Alsop's small nothings, she smiled. In more ways than one the morrow was destined to be eventful. At any rate, so Miss Minch's air seemed to indicate.

(Continued on Page 77)

TO THE LAST PENNY

By Edwin Lefèvre

ILLUSTRATED BY F. R. GRUGER

XXI

LONG before his train arrived in Dayton, Tommy firmly fixed his resolve. All that he had so far done at the Tecumseh was piffling; the real work was before him. His first definite, concrete task—his mission to New York—had been accomplished, but he saw very clearly that his success did not entitle him to much credit. It was not business ability or good salesmanship that had placed the stock, but sheer luck—the luck of having for his best friend Rivington Willetts, whose father happened to be an extremely rich man. But even with that luck he would have failed but for his father's forethought in supplying the information that intelligent investors required. He was conscious of a regret that he had not tried to interest Mr. Mead or Mr. Wilson, or some of the others in his list, to establish definitely whether or not he was a financier.

He could not help the intrusion into his meditations of one disturbing thought. His father worried him. The poor old man certainly had acted queerly. It was quite obvious that long brooding over the secret had affected his father's mind. This made the situation more serious. Every day it grew more complicated, more menacing, more desirable to end it once for all. And yet Tommy could not make up his mind to confide in Thompson. Somehow the problem was not up squarely for solution. The need to ask Mr. Thompson's aid seemed less and less urgent as the train drew nearer and nearer to Dayton, exactly as a toothache, after raging all night, vanishes in the dentist's office at the first glimpse of the forceps. This thought made Tommy reproach himself for rank cowardice. But the excuse-seeking instinct of inexperienced youth made him instantly see his father as a loving father, who had done for his only son what his only son was so sorry he had done. And that love made it impossible not to shield him. It was not alone Tommy's secret but his father's—theirs jointly.

It was not cowardice that decided Tommy. Nevertheless, he must be a man. Therefore, Tommy's problem changed itself into the simple proposition of working hard and doing his best. Then, whatever came, he would take it like a man. He forgot that he had already decided to do so several times. And so, toward the end, he became very impatient to reach the Tecumseh shop where the work was that must be his salvation.

He went straight to the office and, learning that Mr. Thompson was there, walked into the private office—without knocking, of course.

"Hello, Tommy, I thought you were in New York," said Thompson. He did not offer to shake hands, but that merely made Tommy feel that he really had not been away from Dayton at all. It, therefore, pushed New York at least five thousand miles eastward.

"Well, I got the check," began Tommy as though it were nothing unusual. But Thompson did not smile at the boyish pose. He asked quickly:

"Not checks?" and emphasized the plural.

"The stock will be apportioned later," explained Tommy hastily, realizing that Thompson had intended him to interest several people. "They are all friends, sir."

"Tell me all about it," said Thompson. And Tommy did. In order not to have to explain at all what he could not explain in full, he did not mention his father's participation.

"Well, Tommy," Mr. Thompson spoke musingly, "you are a lucky boy. Guard against it. Try to feel that you must earn your successes, even if you don't have to work as hard as other men. Otherwise, they will mean nothing to you. And now what do you propose to do?"

"Get a receipt for the money. The stock is to be made out to John B. Kendrick."

"Go to Holland and tell him what you want done. If you have no other plans ——" He looked inquiringly at Tommy.

"No, sir," hastily said Tommy.

"Your job is still Door Opener."

"Very well, sir." Tommy turned to go, but Thompson called to him.

"Tommy!"

"Yes, sir?"

"I'm glad to see you back." And Thompson held out his hand. Tommy shook it. He had received neither praise nor congratulations, but he knew now that this was the place for him.

"If you can, after you've done with Holland, come back here and I'll show you some architectural drawings that have just come in—the new shop."

"I'll hurry back," said Tommy happily.

Tommy Visualized the Long and Lonely Days of the Old Man

He hastened downtown to the Tecumseh Building, saw Bob Holland, the treasurer of the company, gave him the check, got his receipt, told him to make out the stock certificates to John B. Kendrick, and received the promise that the certificates would go to New York within an hour.

Thompson was busy with some visitors when Tommy returned to the office, and Tommy gladly took advantage of the opportunity to walk round the shop, delighted to see the friends of whom he had forgotten to think in New York, but who, nevertheless, were so glad to see him. This was his place in life, where he could be the new Tommy Leigh to his heart's content.

Then he went into the experimental laboratory to see Bill Byrnes. All that Bill said was: "Well?"

Tommy nodded nonchalantly.

"Go on!" said Bill impatiently.

"Got it!" said Tommy.

"All?"

"Yep!"

"Fine!" said Bill, and Tommy knew he meant it.

"How about you, Bill?"

"Not Yet, But Soon," Replied Bill With Calm Assurance

"Not yet, but soon," replied Bill with calm assurance. "She vaporizes at higher speed. She's doing over twelve hundred now."

"Great-oh!" cried Tommy, looking at the engine. It was running smoothly.

How could he ever think that any other place was fit for a man, a real man, to live in? How? But he didn't even try to answer his own unanswerable question. He called on La Grange and Nevin and other comrades and conversed joyously with them. Then he went back to Mr. Thompson's office.

Thompson led him into the adjoining room. There on the table were a lot of blue prints. Mr. Thompson showed him the plans and the elevations of the new buildings.

They were wonderful, thought Tommy. He was so glad to see them, so proud of them, that he said:

"Say, Mr. Thompson, what's the reason I can't show these drawings to the men? They'll be quite excited about them ——"

"What's your real notion, Tommy?"

Tommy, in point of fact, had assumed only that the men would be as interested as he himself was. How could they help it? But Thompson's question made him instantly perceive Thompsonian possibilities—as perhaps Thompson had meant him to.

"Well, if our men are going to feel like a family we ought to make a family affair out of everything that concerns us all. Let me show them where we are all going to work. In fact, I think I ought to have some information to take to them every day. Then I'll get them used to my job."

Tommy began to see more and more possibilities the more he thought about them.

"You see, they will know I'm on the inside and I'll tell them all I know. That will make them feel they are on the inside too. And they know I am for them first and last, and will feel ——"

"Hold on; don't get excited. You are taking it for granted that they are all as interested in this as you are."

"Why shouldn't I take it for granted?" challenged Tommy out of the fullness of his inexperience.

"There is no answer to that, Tommy," said Thompson gravely. "Why shouldn't you indeed?"

Tommy looked at Thompson to see if there were a hidden meaning to his words. He saw only a pair of bright, steady brown eyes full of comprehension.

"Go on," said Thompson.

"I'm going to make them feel that it will be something to work in the new Tecumseh plant long before that plant is ready."

"You'll have to hustle," smiled Thompson. "Work begins Monday."

"Do the men know it?"

"No; I decided only to-day."

"Then let me tell them now, please."

"Go ahead, Tommy." Thompson spoke so seriously that Tommy knew he was on the right track.

"What about the drawings?"

"I'll have some printed for you at once," Thompson promised, and Tommy's soul filled with self-confidence.

And it was along those lines that Tommy worked during the days that followed. He made of himself a sort of animated bulletin-board of good news and inside information about the new machinery and the provisions for the comfort and safety of the men in the shops. He told them about the plans under consideration for bonuses and pensions—all in strict confidence—and made it plain to them that it would be a great thing for a man to be able to say that he worked for the Tecumseh Motor Company.

No money-maker past thirty would have dreamed of assuming that the workmen already felt a direct, personal, family interest in the new shop and the new era. He talked to these his friends as though they were all Tommy Leighs. It was a nice boy's deed; and the men who very clearly saw his boyishness saw also his sincerity. If they thought that he was mistaken they blamed Thompson for making Tommy believe in dreams. Then they thought it would be a shame if the boy ever discovered the deception. And next they thought perhaps there was no deception on Thompson's part. And anyhow they liked Tommy, and that made them believe Tommy might not be wrong after all, so that in the end it was not so difficult for them to share his enthusiasm. Of course there were the constitutional skeptics and the peevish sages, who asked for impossible details, and the blithe American unbelievers in miracles. But these only made Tommy feel more friendly by making him feel more concerned

over their own salvation, which he continued to offer them daily. For this boy had known suffering and fear and the vital need of money with which to purchase peace; and in his craving to do right he took the risk of assuming that people were good.

XXII

TOMMY was talking to La Grange, or rather listening to the engineer, who was telling him how Bill Byrnes had become a highbrow scientist.

La Grange, whose technical studies had been pursued in this country and abroad, had become a college lecturer for Bill's benefit

"You wouldn't recognize Bill. Not a peep from him when he is interrupted. He thinks time is no object. I told him yesterday he worked like a man who is paid by the day, with the boss away on a vacation, and he just nodded. He isn't annoyed because he has not yet revolutionized the industry."

"Will he land it, do you think?"

"I don't know. It's promising. I think he is on the right track, but the job seems more difficult to me than to him. Still he seems to have the instinct. Revolutions come and go without revoluting for shucks. There's where Thompson is a wonder. We've been after Thompson to make certain improvements these past two years, and he put us off with pleasant words. He was right—we weren't ready for him. And when we thought that sometime in 1925 we'd have a beautiful model, he suddenly informs us that he is now ready. I tell you, Tommy, Thompson ——"

An office boy came in and said to Tommy:

"Mr. Thompson wants you."

Tommy, his arm about Freddy's neck—he had hired Freddy—walked to Mr. Thompson's office. His heart was free from care. Bill was happy and at work. La Grange had confirmed his own suspicions of Thompson's genius; work on the foundation of the new plant had begun and the future was bright.

Thompson was seated at his desk talking to Grosvenor and Holland, who were standing. As Tommy entered the men looked at him, and started a trifle hastily to leave the room.

Tommy said "Good afternoon" brightly, and both Holland, the treasurer, and Mr. Grosvenor nodded in reply. Their eyes lingered on Tommy a moment, a look of curiosity and something else besides, something else that Tommy could scarcely call unfriendly and yet that was not friendly, as if they didn't quite see the Tommy Leigh they used to know.

Mr. Thompson did not look up at Tommy. He was staring at the pen tray on his desk.

"You sent for me, Mr. Thompson?" asked Tommy.

"Yes." Still Thompson did not look up.

The atmosphere of the office suddenly changed for Tommy. It was now full of distinct unfriendliness. It filled him with that depressing curiosity which is half apprehension and grows fearward with every second of silence.

Presently Thompson raised his head and looked at Tommy. In his steady brown eyes there was neither friendliness nor hostility, neither warmth nor coldness. Their expression was what it might have been if he had looked casually at a chair in the corner of the room.

"Leigh," he began, and his use of the surname made Tommy's heart skip a beat, "you have succeeded in making me doubt my ability to read character."

Tommy was certain there was a mistake somewhere. He evolved a dozen theories in a flash, even one that somebody had deliberately planned a trick to ruin him, some devilishly ingenious frame-up.

"H-how is th-that, sir?" asked Tommy, and he could have killed himself for the stammering and the huskiness that made his own voice sound guilty. And Thompson was Thompson no longer a friend?

Thompson looked at Tommy with a meditative expression that had in it enough accusation to make Tommy square his shoulders and look Mr. Thompson full in the eyes.

"I have followed your orders to the best of my ability. You knew how little I knew." Tommy's voice was firm.

"You can't even guess what makes me say what I have said to you?"

"No, sir. I know it's a mistake of some sort, and I am afraid it must be something serious to make you speak the way you do. But I also know I have done nothing since I came here—or before I came here—that I wouldn't tell you."

"Nothing?" persisted Thompson.

"Nothing," said Tommy firmly, "for which you can hold me personally responsible." There was only one thing that he had not told Thompson, and he was not to blame for it, though he expected to suffer for it and always had expected it.

"Leigh, You Have Succeeded in Making Me Doubt My Ability to Read Character"

For the first—and the last—time in his life Tommy actually saw Mr. Thompson shake his head as if puzzled.

"Holland received by express from New York this morning the twenty stock certificates of a hundred shares each made out to John B. Kendrick. A letter came with them from Colonel Van Schaick Willetts requesting us to transfer on our books eighteen hundred shares, as per indorsement, to one man, and directing that the new certificates be turned over to that one man and a receipt therefor be obtained from him and sent to New York. Do you know the name of that one man?"

"No, sir, unless it was Colonel Willetts himself."

"The name," Thompson said slowly, his eyes fixed on Tommy's, "was Thomas Francis Leigh."

Tommy looked at Thompson in such utter amazement that Thompson looked serious. He hated mysteries, and this mystery doubly irritated him because it concerned his company and because it concerned one of his pet Experiments. "I see you really don't know what it means. But can't you guess?"

"No, sir," answered Tommy. "Perhaps Colonel Willetts has written to me about it, but I haven't received the letter. Shall I telegraph him? I can't understand it, Mr. Thompson." Tommy was no longer alarmed, only mystified. And he was conscious, notwithstanding the confusion in his mind, of an all-pervading feeling of relief.

Thompson rose from his chair and stood up beside Tommy.

"Now, Tommy," he said, "go over the whole thing in your mind from the beginning, step by step."

Feeling himself reinstated by the use of his first name, Tommy became calm.

"I can't see why he should do it unless he wants to make me personally responsible in some way ——"

Thompson shook his head.

"It isn't that, Tommy. Would he make you a present of the stock? You know your personal relations with him and his family. He is a very rich man, I understand. The other two hundred shares are to be made out to Rivington Willetts and Marion Willetts."

Tommy thought of how Marion had interested herself in the matter; but not more so than Rivington. The colonel might have given to Tommy a hundred shares; but even so, ten thousand dollars was too big a gift, let alone a hundred and eighty thousand.

"I don't think it possible. I am sure it isn't a gift. He, moreover, promised to interest other friends of mine. I can't understand it."

"Tommy, discard obvious impossibilities, but remember that the improbable is always possible. Think calmly. Take your time and don't look so infernally troubled. Because somebody has transferred a block of stock to you is no sign you have committed a crime."

Tommy started electrically. He recalled his father's vehement desire that his son should not fail to place the stock, his visit to Colonel Willetts' office, notwithstanding Tommy's urgent requests for non-intervention, his insane determination to have Tommy succeed. He remembered also Colonel Willetts' early confession that the deal did not interest him in a business way, and his inexplicable good nature at the second interview; his promise that he would himself see that the stock was apportioned later among Tommy's friends' fathers; the utter unbusinesslike quality of the entire affair. It was all plain to Tommy now. There was only one explanation. His quick imagination proceeded to dramatize it. Then, boy-like, he melodramatized it.

His father had done it. His success in averting discovery for years, by making him feel safe against the danger that Tommy so poignantly dreaded, had made the trusted bank employee play for a last huge stake. To help his son at any cost had become not a habit, but an obsession. A madman had done this. But would the world so consider it?

"Mr. Thompson!" he exclaimed miserably.

"Yes, my boy."

"I—I ——"

"Do you think you know now?"

"N—no. But I—I must return to New York—at once—to-night!"

"Can you tell me ——"

"I can't because I don't—know for sure." He bit his lip. Thompson pulled out his pocketbook, took some yellowbacks from it, gave them to Tommy and said:

"A train leaves in forty minutes. Take my car outside. Get your things. Come back from New York with the explanation. It is time you had it. If there isn't any explanation come back anyway. Tell me as much as you please—or nothing at all. It will make no difference to us here. We know you, Tommy, even if I did you an injustice, though I really couldn't see how I had made a mistake."

"I hope you haven't," said Tommy. The time must come when Thompson would know all.

"And, by the way, I'll take the stock off your hands at a slight ——"

"It isn't mine ——"

"No matter whose it is, I'll take it at 105. That will give you or your friends ——"

"No, sir. I must find out ——"

"You do what I tell you. At 105—two hundred and ten thousand dollars," said Thompson sternly. "But you

come back to us, do you hear? You are becoming really valuable to us. Run along now."

Tommy wrung Thompson's hand, pocketed the hundred dollars his chief had given him and, unable to speak, rushed from the office.

He caught his train, but Dayton was far behind him before he was able to think coherently of the affair. The more calmly he thought, the more certain he became that his father was responsible. It gave him not a new problem to solve, but the conviction that the old problem plus this new phase must be settled once for all. He could not live through another six months like the last.

So he thought of the last six months. He remembered how, after his father's confession, the secret had appeared before him, a flaming sword in its hand. It had driven him out of New York. He had sought respite in Dayton, and there he had become a man, in this new world that was all the world there could now be for him.

The secret, therefore, had given to him not only the will but the power to fight now. He had Thompson for an ally—Thompson who had said, "Come back with or without an explanation"; Thompson who would understand, as no other man could understand, how his father had been prompted to do this evil deed by nothing more evil than a great and unreasoning love. And the great and unreasoning love had deranged the mind that could think of nothing but fulfilling at any cost his promises to his dead wife. Oh, Thompson would surely understand!

Yet he could not say that his father was legally insane. He was, in fact, a keen and shrewd man, who had surprised Tommy with his advice as to what he should tell Willetts. But on one subject his father was as irresponsible as a child. That was it—a child. And Tommy found himself reversing their positions, until Mr. Leigh was the son and Tommy the father whose duty it was to protect the poor boy.

Well, Tommy would tell his father that the stock must be given up and the money refunded, and nobody would be blamed, at least not by Tommy. It was his duty to undo the mischief. Not knowing how it was done he could not tell how it might be undone. Tommy wished he might ask Thompson for advice. He regretted not having taken Thompson into his confidence; and then ceased to regret it when he considered that he could have given no data of value to Thompson. He would learn the facts and then he could talk to Thompson intelligently. He must do it as quickly as possible, because he was no longer impelled by the fear of what the world might think, but by the conviction that he must do his duty at any cost, in undoing the wrong done to the bank.

This new attitude of Tommy's toward the tragedy of his life robbed the secret of most of its terrors. His hands were now clean—and his father's were smeared with love! Motive was everything—Tommy's and Mr. Leigh's. And in excusing his father Tommy did not condone the offense, but did better—forgave it! And the difference between forgiveness this time and the forgiveness he had granted whenever he had thought of his father's love was that this time Tommy forgave after he had determined deliberately to do what might make the secret public property. He was no longer thinking of self.

He arrived shortly after midday on Thursday. His father had not come from the bank. Tommy decided not to call on Colonel Willetts until after he had talked to his father. And he would not seek his father in the bank, although he was so impatient to settle the affair that he found waiting an appalling strain on his overwrought nerves.

All manner of discomforting thoughts assailed him as he waited—thoughts that almost made his resolution waver. Suppose discovery, by some devilish chance, already had come on this very day. Suppose Tommy was too late, and the virtue gone out of his own desire to be himself the one to end the suspense. It would be the final blow if Tommy in being himself the assassin of his own career could not thereby save his own soul!

Tommy wandered restlessly about the house, going from room to room. He saw his mother's photograph on the library table, and visualized the long and lonely days of the poor old man in this home without a wife, this house without a son, no companion save the consciousness of his loneliness and of his deeds—a great love paid for in the fear and the horror of discovery.

"Poor dad!" said Tommy aloud, and went into his father's bedroom. On the bureau was another photograph of Tommy's mother. And then the long, gray history of the old man unrolled itself even more vividly before the boy's soul, until his throat lumped achingly and the tears came into his eyes. He could not speak; he dared not think. So he passed his hand over his father's pillow instinctively, caressingly, smoothed it and patted it mechanically.

"Poor dad! Poor dad!" he muttered to the ghost of his father that was in the room with him.

He could not speak brutally to his father. He would wait until after supper. Then in the library, very quietly, with his arm about his father's bent shoulders, he would say: "Dad, why did you do it a second time? Let us go about it calmly and undo it, so that we may both feel better."

It would be easier than he had feared. It was not so difficult to be square, once you have made up your mind. Tommy felt a great sense of relief. He heard the front door open and close, and he hastened from the library. From the top of the stairs he shouted:

"Hello, dad; here I am!"

He saw his father start violently and look up, and then he remembered he had not telegraphed. He ran down the stairs with right hand outstretched.

He saw the look of alarm in Mr. Leigh's eyes change to fear, and then to something worse.

"What—what ——" gasped the old man.

"Oh, I wanted to see you," said Tommy, and shook his father's icy-cold hand violently.

"Has the company—have you—lost your position?"

"No."

"Then why are you here?" The old man's voice still betrayed apprehension, but on his face was a stern frown.

"I'll tell you—after supper."

"No, no; I must know at once! What is it, Thomas?"

He walked into the old-fashioned front parlor and confronted his son. Tommy saw the old man who was his father, took in the pale face and the tightly compressed lips.

It was a signed confession. His heart sank, but it came back buoyed on the ocean of love and pity and tenderness that filled his soul.

"Dad," said Tommy huskily, "I am not blaming you. Nothing that you have done and nothing that you can do can make me forget that I am your son and that you have done it for me—and for my mother."

"What do you mean?" asked Mr. Leigh, and did not look at his son.

"It's this: Yesterday Mr. Thompson called me in and told me that eighteen hundred shares of Tecumseh stock had been transferred from Kendrick's—Colonel Willetts' confidential clerk—to my name." Tommy looked at his father to see what effect his words might have. Even at the last moment he hoped to see astonishment. But Mr. Leigh nodded feverishly and said: "Yes, yes! And then what?"

"Mr. Thompson asked me what it meant, but I couldn't explain."

"So you couldn't! So you couldn't!" as though he blamed the others for expecting it.

"I was afraid to explain," said Tommy slowly, "because I assumed it—it was you who did it. Was it, father?"

Tommy tried to speak calmly, in the vain hope that by so doing he would think calmly. But his heart was beating furiously and his very soul within him was in a quiver. And still so strong was hope that Tommy, who had lost hope, hoped his father would deny.

Mr. Leigh said nothing, but stared at Tommy almost blankly.

"Was it, father?"

The old man nodded slowly.

"Why did you do it, dad? Why did you?" asked Tommy bitterly. Then he remembered what he had decided to do, and his bitterness turned into grief. He approached his father and put an arm about him and repeated brokenly: "Oh, dad, why did you do it? Why did you?"

He felt a great shudder run through the old shoulders, and that made him clasp them the tighter.

"I—I felt you deserved it, Thomas. And I thought you—you would like it."

"How could you think such a thing when you knew how I felt about the money you had—you had spent for me, that I was trying to pay back?"

"I thought only," said the old man, in the dispirited monotone that Tommy now associated with a confession of guilt and an attempt to excuse the inexcusable, "that your mother would have been so proud of you, a stockholder in the company, an owner as well as an employee earning your wages like an honest man."

"But, father, how could I allow it? How could you think ——"

"I am your father. Willetts would take only the two hundred shares he had promised to take for his children. I knew your heart was set upon raising the money, and that you would have been disappointed with your certain failure with your other friends, so I—I told Willetts to subscribe for the whole two thousand shares and to tell you he would distribute them later. I would take the rest. I knew you wanted it, Thomas. And, being himself a father, he understood. I spoke to some friends and they were willing, but they were not your friends; and then I thought: 'Why shouldn't my only son own that stock himself?' And so it's your stock. It's paid for and nobody can take it away from you." He paused. Then he repeated, "Nobody can take it away from you!" and looked defiantly at his only son.

Tommy's heart sank; but he shook his head kindly and, as one speaks to a child, said: "Well, I'll have to give it up. Mr. Thompson said he would buy the stock back himself ——" *(Continued on Page 81)*

"Wait! I Asked You What an Old and Trusted Bank Employee Did When He Spent More Than He Received"

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An Overdose of Gold

THE United States is threatened with a strange affliction. The volume of money in the country November 1, 1916, was reported by the Treasury Department at four and three-quarter billion dollars, an increase of about one billion dollars since the war began. Usually so great an increase in a country's stock of money could be accomplished only by the issue of paper currency; and if the stock was found to be redundant the paper money could be retired.

But nearly all of our increase has been in gold, and there is no way of retiring gold. Our stock of that metal now amounts to two and three-quarter billion dollars—an increase of half a billion in ten months.

This is more gold than we need. Economists say it works this way: If a country gets an undue proportion of gold, credits will expand and prices rise until it becomes a good country to sell to but a bad country to buy from. Consequently the balance of trade will turn against it; and in settlement of that balance it must export gold, which involves a contraction of credits—which is usually a painful operation.

There is no way to retire gold; but a movement is already afoot to induce Congress this winter to retire the greenbacks, or Treasury notes, of which nearly three hundred and fifty million dollars is in circulation. By way of restricting credit expansion this would have substantially the same effect as withdrawing so much gold from circulation.

New York banks have a further remedy, which they are actively recommending: Our gold stock increases because the Allies are shipping us the metal to pay for war munitions, and so on. Their purchases promise to continue indefinitely; and it is proposed that hereafter we make them unsecured loans to avoid taking gold. We have already made foreign loans to the amount of two billion dollars.

Loans since the first half-billion-dollar one have been secured by very good collateral. But from the character of the collateral pledged for the last English loan, and from utterances of New York bankers in touch with the situation, it is evident that the supply of collateral has run low. Whether a large unsecured loan can be floated in this country, except at very high interest rates, is an open question. But we are getting more gold than we need.

Silent Revolutions

"NO FACT in the history of the human mind is more remarkable," says Lecky, "than the complete unconsciousness of the importance and the destinies of Christianity which was manifested by the Pagan writers before the accession of Constantine."

In the centuries from Nero to Constantine Rome had many brilliant and inquisitive reporters. Scarcely anything, it seemed, escaped their eyes and pens. Changes in sartorial fashions and the different methods of cooking a goose were carefully described. They were, moreover, deeply interested in philosophy. But all their extant writings contain only a dozen or so brief and contemptuous references to the growing religious sect that was to overrun their world. They knew about everything except what really mattered.

But, in spite of Lecky's ponderous authority, that is the typical thing rather than the extraordinary thing. Real revolutions travel on rubber tires.

Broadly speaking, nobody ever recognizes a revolution until it has accomplished itself. Meanwhile people are excited about all sorts of "revolutionary" things which really signify nothing.

Quite possibly a momentous revolution is working itself into being under the smoke of war. If so, our children will know it.

Efficiency?

THE British Board of Trade reported in October that the number of females employed in gainful occupations had increased since the beginning of war by nearly nine hundred thousand, and of this number nearly eight hundred thousand directly replaced male workers. In France and Germany, no doubt, the situation is much the same.

Moreover, trade-union and legal restrictions upon hours of labor have pretty much gone by the board. As a general sort of proposition, everything that stands in the way of extracting the last ounce of labor power has been swept aside.

So, notwithstanding the vast drain of labor power into the trenches and training camps, the belligerent nations are producing as many goods as before the war—perhaps even more, for an immense production is shot away every twenty-four hours on the battle fronts.

All this has been duly explained and applauded as war efficiency. It may indicate the sort of competition the United States will have to face after the war. But for many years this country and the leading nations of Europe have been striving to save women from the hardest pressure of industry and to shorten men's hours of labor. We have believed it was not gainful, but, on a long view, highly wasteful, to extract the last possible ounce of labor power. We have pointed to child-labor laws, women-labor laws and shorter work hours for men as signal, tangible gains. Certainly we do not want this kind of war efficiency over here.

A Year of Lincoln

WE ARE indebted to Judge R. M. Wanamaker, of the Supreme Court of Ohio, for this fine idea: Let American high schools teach at least one year of Lincoln, in place of a year of Cæsar, Cicero or Vergil, which nine high-school pupils out of ten uselessly blunder through and forget within a few years.

Teaching the use of the English language is one of the prime objects of public-school instruction. Lincoln was one of the masters of English. His simple, luminous sentences, which go as straight as bullets, are models for the pupil that cannot be improved upon.

School instruction seeks to form and strengthen a pupil's reasoning powers.

To follow Lincoln's mind through his great controversies is an education in reasoning that no classical example surpasses. By classical examples schools seek to teach "the humanities"—an intelligent, tolerant comprehension of one's fellow men. In all extant literature no man exhibits this quality more consistently and persuasively than Lincoln. His courage, which staked all, dared all, and stood like rock when a great cause was involved, yet was ever ready to compromise, to wink at delinquencies, and pass by affronts in small matters; his proper ambition, which led him to seek honorable preferment, yet never betrayed him into mere selfishness; his heroic modesty; his humor—will enrich any mind, young or old, that studies them.

Above all, for the American, Lincoln incarnated American democracy. Its technic will differ from decade to decade. Specifically it will now seek one object and now another; but its enduring spirit is embodied in his life and utterances

Schools do teach something of Lincoln—a vague sketch and smattering of him. It is high time he became a staple of American education. His collected writings and speeches not only contain the soul of the American story, but are highly worth reading simply as literature—as the picture of a mind slowly evolving out of apparent commonplace into supreme greatness, and so leading a people through a great crisis.

There should be at least one year of Lincoln in every American high school.

Progress!

THE outlook for progressive politics was never brighter. When the hidebound element in the Republican party gained ascendancy, progressive voters deserted it and formed an organization of their own, which was committed to the proposition that by wise legislative means the United States might be made a better place for the common man to live. With that program, under a powerful leader, progressives polled more votes than the party they had deserted.

But four years later the leader's attention had been distracted from the original program to a totally different one that hinted war—which has never been notably successful as a means of improving the lot of the common man anywhere. For some months the United States had had essentially the same reason to fight Germany that it had had for many years to fight Russia and Turkey. The invasion of Belgium was a crime. Sinking the Lusitania was a crime. Russian persecution of Jews and Turkish persecution of Christians are long-standing and detestable crimes. Only a peculiarly excitable imagination conceives that swashbucklering round the world in knight-errant fashion to prevent crime is any part of the rôle of a great nation.

With the advantage of somewhat greater remoteness, the West saw clearly enough that we had no cause for war. It turned from appeals that in general temper and attitude, if not in explicit words, implied war. It refused a coalition with all that it had held intolerable in Republican politics for the purpose of definitely facing the nation toward voluntary participation in the most frightful human calamity that modern history records. Unquestionably it surmised that under the excitement of a fife-and-drum régime the hidebound end of the coalition would have a tolerably free hand in domestic affairs.

The progressive West thought it out and stood its ground—all in all, we repeat, the most encouraging thing that has happened in American politics in recent times. The organization is pretty well wrecked; but progressivism survives in vigor.

A Better Way

THE Federal Reserve Bank of Atlanta has printed, for free distribution, a very clear, concise statement of the advantages of trade acceptances over the familiar open book account. When a country merchant buys a bill of goods the wholesaler simply charges him with the amount on open book account. Practically the amount is not payable at any definite date. It may become subject to claims for offsets. So the wholesaler's "accounts receivable" are a somewhat questionable item.

In giving him credit a bank or a manufacturer will not value his accounts receivable at their face. And in selling to a country merchant the wholesaler is bound to take that into consideration.

But the wholesaler, in shipping a bill of goods, may make a draft upon the buyer for the amount, payable on a fixed date. When the buyer writes his acceptance upon this draft, in the form prescribed by the Federal Reserve Bank, and the seller indorses it, it becomes "prime commercial paper," which the Federal Reserve Bank will rediscount at a low rate of interest. It is a much better credit instrument than the open book account, and the merchant who gives trade acceptances ought to enjoy more nearly the position of one who buys for cash.

Only a bad habit now stands in the way of a general use of trade acceptances. Other banks will do well to follow Atlanta's example in explaining and introducing this system.

Legislation and Business

ONE set of men is legislating about business. Another set of men is managing business. But the two, broadly speaking, will have nothing to do with each other. An important part of the initiative of national progress lies in the hands of the leaders of business and the leaders of politics, and they scowl at each other from afar.

Just before election President Wilson said that a result of the absence of leading business men from legislative councils was that "men who understand business less perfectly than they do have been obliged to make shift to do the thing without their advice less well than they might have done it with their advice." He added that these leading business men "will be welcome the moment they come to coöperate; and they will not be welcome until they do."

This evidently means that if leading business men accept a legislative program which has already been decided upon at Washington, they will be welcome; but not otherwise. Often they will oppose the program; but, if one is to listen to advice only from people who already agree with him, obviously he will progress in a one-sided manner. This does not imply at all that leading business men should dictate business legislation, or that their advice must be followed; but only that in shaping business legislation the advice of men with the greatest experience in business should be systematically sought instead of systematically avoided. If politics is so ethereal a thing that it cannot even listen to Wall Street and La Salle Street and State Street and Broad Street without suffering corruption, it should retire to a cloister.

A state of chronic suspicion and hostility between leaders of business and leaders of politics is a national loss. It is not found in other big commercial nations—not even in those that are essentially as democratic as we are.

The Gifts of Three Wise Men

By DANA BURNET

THERE were three men whom the New York police department thought it best to deny the city, which can be made very untenable for men of this sort. Yet to designate Jimmy the Pen, Cracker Smith and Sir Charles as common thieves is to do these gentlemen a rank injustice. They were most uncommon thieves. Jimmy the Pen was known the country over as a forger of genius and distinction; Cracker Smith enjoyed a reputation for both plain and fancy burglary; while Sir Charles, the counterfeiter, was an acknowledged leader of his profession; a man so remarkable, indeed, that he approached the type of fictitious malefactor with whom young women fall in love from the safe distance of the mezzanine boxes. Sir Charles resembled the popular conception of a British duke, possessed the manner of an antesubway gentleman, and spoke with an ecclesiastical gentleness. He had a melting blue eye, which marked him as a pleasing sentimentalist, and a gray cutaway coat that amounted practically to an indorsement of character. Dogs and babies trusted him at sight.

The burglarious career of Cracker Smith had contributed nothing to the refinement of that worthy's nature. Yet he was not a villainous looking person. In fact, he was invested with a neutral dullness of feature that served him better than innocence. There is no disguise like mediocrity.

Jimmy the Pen might have been a bank clerk out of employment. This impression was furthered by a pair of eyeglasses which he wore, attached to a black cord, upon his rather fine and sensitive nose. But the New York police department is impervious to appearances. It had trusted neither the glasses of Jimmy, nor the blue eye of Sir Charles, nor the general inoffensiveness of Cracker Smith. It had cast them forth from New York in the dead of winter, with the holiday season at its crisis.

Christmas Eve found our Three Wise Men gathered about a dubious fire in an open field some sixty miles north of Broadway. They had come thus far by the grace of God and a slow freight, and might have gone farther if the train crew had not discovered their presence in the box car.

"Snow!" said Jimmy the Pen, thrusting out a fastidious hand and making a grimace of disgust. Cracker Smith, who possessed a vocabulary, began to curse with quaint eloquence; but Sir Charles only turned up the collar of his cutaway coat and smiled gently at the black heavens.

"Don't swear, Cracker!" said he. "Good Christmas weather!"

"Wot's Christmas weather to us?" snarled the other. "We ain't hangin' up no stockin's to-night."

"I'm goin' to write a note to Santy," said Jimmy the Pen, "and ask him for a nice ham sandwich all wrapped up in a fur coat. This snow cuts like a whip."

They Had Come Thus Far by the Grace of God and a Slow Freight

"It'll please the kids," said Sir Charles vaguely. He rose and looked across the blotted fields, already covered by a white drift. In the distance a single light burned like a fallen star, its ruddy glow making a warm stain in the gloom.

"Come on, boys," said he. "It's dark enough now."

"Where you goin'?" demanded Cracker Smith, instinctively huddling nearer the fire.

"I'm going to find supper and a place to sleep," said Sir Charles simply; and he began to walk in the direction of the light.

Jimmy the Pen gazed irresolutely at the sky, against which no familiar edifices sprang in a shower of gold.

"God knows," said he, "this ain't no Waldorf-Astoria!"

With which brief summing up of the situation, he followed Sir Charles.

The third member of the group remained for a moment crouched above the feeble blaze. Then, with a growl, he sprang up and strode after the two others, one arm half raised to shield his face from the storm.

They traversed the open space in silence, Sir Charles leading, his tall figure bent almost double against the wind, his coat tails flapping grotesquely behind him. Finally they reached the crest of a long, sweeping rise and saw a little house, with one golden window, standing naked under an elm tree. A few yards behind it loomed a deserted stable. In the valley below, a mile or more away, gleamed the faint illumination of a town.

Sir Charles approached the house and, mounting the steps of the porch, knocked upon the door. A woman opened it—a woman with a frail, childish figure, and tints of amber in her hair. She held a lamp in her hands and looked at the three.

"Ma'am," said Sir Charles, removing his dripping derby hat, "I ask your pardon for disturbing you; but my friends and I have been caught in the storm. We are cold and hungry. Could you let us in, to sit by your fire and maybe warm ourselves with a swallow of coffee?"

The woman drew back a pace. A look of helplessness came into her eyes.

"I—I don't know as I've got a thing in the house," she faltered.

"You've got a fire, ma'am—and it's Christmas Eve."

"I know that!" said the woman in a voice suddenly bitter as gall. Then, with a gesture of apparent recklessness, she flung wide the door.

"Come in!" she cried. "Come in, if you want to. They say that mis'ry loves company!"

Into the barren living room of the little house, therefore, filed the abashed three. A table and a few chairs constituted the only furnishings; but upon the brick hearth a prodigal heap of logs blazed with a determined, cheery crackling, as though in defiance of the room's bleak poverty. Beside the hearth stood a wooden crib, from the depths of which two infinitesimal pink hands groped upward toward the dancing shadows on the ceiling.

Sir Charles, with a strange deference in his manner, tiptoed to the side of the crib and stood looking down.

"Boy or girl, ma'am?" he asked gently.

"Boy," said the woman, and added in an undertone, "he'll be a year old to-morrow."

Then, dropping down into a chair, she covered her face with her hands and began to sob uncontrollably, her slight body shaken by a tempest of tears. Promptly the baby lifted its voice in sympathy. Caught between these two fires, Cracker Smith and Jimmy the Pen edged warily toward the door, but they had reckoned without Sir Charles.

Assuming immediate command of the situation, he ordered the burglar to rock the crib, while the forger was directed to dandle his precious glasses before the eyes of the disturbed infant and, if necessary, to sacrifice them altogether.

He himself turned to the woman and, bending down, laid his hand lightly upon her shoulder.

"Don't cry, ma'am," said Sir Charles. "Ten to one he isn't worth it."

The woman looked up with startled eyes.

"How did you know?"

"I guessed, ma'am. I'm a right good guesser!"

"He went West," said the woman swiftly, "to—to find work ——"

"Why," interrupted Sir Charles innocently, "I should have thought he could find work nearer home."

The woman flinched; but her eyes did not shift from his.

"He wasn't well," she said. Then the great tide of her despair flowed back into her heart, overwhelming the courage that she had raised against it. "I ain't heard from him for goin' on six months," she said dully. "I thought he'd remember about to-morrow, about Christmas and—the baby. But I ain't heard."

She paused and, putting her hand into the bosom of her dress, drew forth a very soiled and crumpled envelope.

"That's the last word I've had from him," she whispered.

Sir Charles stooped and examined the envelope. It was dated July fifteenth and was postmarked Denver, Colorado.

"Ma'am," said he, "did you know that it was good luck to burn old letters?"

"Good luck?"

"The best in the world. I never burned an old letter in my life but I got a new one next mail."

"Oh!"

"What do you say, ma'am?"

She gazed at him uneasily, but with an indefinable hope.

"I—I don't know as I want to ——"

Sir Charles, with a Chesterfieldian bow, took the letter from her trembling grasp.

"Permit me, ma'am!" said he, and striding to the fire he tossed the envelope into the flames. The next moment he was coolly facing his hostess; but Jimmy the Pen, who owned a quick eye, had observed that which considerably puzzled him. He had seen Sir Charles, with one swift motion, open the envelope and thrust its contents into his breast pocket.

The woman, for her part, had seen only the obliterating flame. And, as though its sudden blaze had found reflection in her soul, a new radiance appeared in her eyes, a faint bloom touched her cheeks; her apathy gave way to a pretty

(Continued on Page 27)

Give an Elgin

The same winning personality—the same watch-character and watch quality that make "Owning an Elgin" so eloquent of the pride of possession—make the giving of an Elgin one of the finest and fullest expressions of the Christmas spirit

ELGIN NATIONAL WATCH CO.

Elgin Presentation Watches

(Continued from Page 25)

liveliness. All women are superstitious and, therefore, are easily induced to hope. Under the spell of the counterfeiter's act the woman became almost gay.

Then it was that Sir Charles rose to the heights of his sociable genius. Numerous and voluminous tomes have been composed in definition of the Christmas spirit, all of which have come finally to the conclusion that it is indefinable. And, indeed, that would appear to be the case. For what terms can be found to describe this strange essence, this volatile and wholly inexplicable current which, at the crackle of a wood fire or the smiling of friendly lips, charges the atmosphere of a room with divine content and good will, regardless of the conditions that ordinarily govern the happiness of mankind?

How Sir Charles contrived to distill the Christmas spirit from such meager ingredients as were vouchsafed him cannot be said. The transformation of that unbeautiful room into the sanctuary of a Christmas shrine was something in the nature of a miracle. But however the metamorphosis was accomplished, its effect was immediately apparent.

From a larder which she had but lately contemplated with despair, the woman produced a lavish banquet, consisting of bread, coffee and potatoes. As she knelt to place the coffeepot upon the coals, she smiled for no reason—which is the best reason in the world.

"I declare," said she, staring into the flames. "It's real Christmasy!"

Cracker Smith gave her a long glance, and then went back to rocking the crib, which occupation seemed to have fascinated him completely. Sir Charles was busy whittling a pine stick, and gave no heed to the woman's words. But Jimmy the Pen, who had been arranging the table with the importance of a head waiter, paused in his self-appointed task.

"All we need," said Jimmy, "is a wreat' o' holly, and somebody to recite the old fav'rite ——"

The gruff voice of Cracker Smith fell heavily upon the air.

"'"'Twas the night before Christmas,'" said the best burglar of his day, looking steadily down into a baby's peaceful countenance, "'and all through th' house ——'"

"'Not a creature was stirring,'" whispered the woman by the fire. "Go on!"

So Cracker Smith finished the only poem that is worth saying on Christmas Eve, and the rest listened, the woman with shining eyes, Jimmy the Pen with honest amazement for his comrade's prowess, and Sir Charles with a gentle smile. When the recitation was concluded the counterfeiter produced a wooden doll of marvelous execution and appeal, which he had carved out of the pine stick and which he would have presented to the baby forthwith, if Cracker Smith had not hit upon a handsomer scheme.

"Why don't we do things right an' proper?" he grumbled. "Why don't we take one of the little wailer's stockin's and hang it up over the fireplace? Wot's the use of bein' a kid, if you can't have yer stockin' hung up?"

This suggestion having met with the approval of all, the woman rose and rummaged through her sewing basket until she found that which was required for the ceremony. Thereafter the spirit of Christmas, in the shape of a hand-carved wooden doll, peered down at them from the top of a baby's sock.

"The coffee's done," said the woman.

They sat down to table and broke bread together; and a new companionship was born of that simple rite—a companionship that filled the three with a vast unfathomable silence, and brought intimate confession to the woman's lips. She told how she had got on in her husband's absence; how she had sold her furniture to provide for herself and the baby; how her home had crumbled, bit by bit, against the merciless assaults of poverty.

"It used to be real pretty," she said with a wistful pride, "but it's bare as a barn now."

The subject of barns thus having been introduced, Sir Charles asked permission for himself and his companions to spend the night in the deserted stable upon the premises. The woman looked at him for a moment in silence. Then she rose and abruptly left the room. They heard her footsteps overhead. Finally she returned with her arms full of blankets.

"I guess you can keep warm with these," she said simply.

It was almost ten o'clock when the three prepared to make their exits. Cracker Smith was the last to go. He waited until the others had disappeared and then, stealing back to the crib, he did the thing that he had been afraid to do all evening—he leaned down and touched the baby's cheek with a trembling forefinger.

The woman took a lantern from the kitchen wall, lighted it and gave it to Sir Charles, with a warning not to set fire to the stable.

"We'll be careful, ma'am," said the latter as he plunged into the white storm. "Good-night and a merry Christmas!"

"Merry Christmas!" echoed the woman, in a voice made little by the wind. The door closed upon her.

Once in the stable the three men from New York sat down upon their blankets and held converse together. The result was that Jimmy the Pen departed very shortly for the village, with the entire wealth of the assembled company, amounting to fifty-four cents, in his pocket. Cracker Smith began to nose about the stable, as though he expected to find some treasure among the rubbish heaps. Eventually he discovered the blade of a broken chisel lying in a corner. He put this in his pocket; then he too took the road to the town.

When they had gone Sir Charles placed the lantern on the edge of the manger, and taking a pine block from his pocket began to attack it with his clasp knife. But now he was not making dolls.

Jimmy the Pen's mission was soon accomplished. He had scarcely reached the outskirts of the village when he stumbled upon the goal of his ambitions. This was a small stationer's shop that still burned its lights in the hope of snaring eleventh-hour trade.

The seeking of Cracker Smith, on the contrary, was attended by various risks and dangers. Burglary is a precarious business at best. When practiced in a strange land, with only the most primitive of tools, it becomes a highly hazardous undertaking. Yet despite the handicaps under which he labored, Cracker Smith chose his house with the eye of a master.

It was a smug, sleek house upon a smug side street, and neither night nor storm could hide its supercilious prosperity. Cracker Smith did not know that it was the home of the village rich man—he who, only a week since, had given the beautiful new chimes to the First Presbyterian Church.

Cracker Smith walked round to the rear of the fatted residence and investigated a means of entrance. He had forgotten the cold and the wet. Every nerve in his body was taut and tingling. He knew that tonight of all nights he must leave no clews. Suddenly, as he was prowling in the shadow of the back porch, he came upon a cellar door that brought peace to his soul. The upper half of this door consisted of a single glass panel, held in place by four strips of molding.

With the blade of his chisel Cracker Smith carefully loosened the molding and removed it. Whereupon the glass fell out into his hands. He reached through the opening and unlocked the door. Removing his shoes he climbed a flight of stairs to the first floor of the sleeping house. He passed through the kitchen and dining room and hall. Nothing occurred to stay his progress.

Finally he reached the library, at the far end of which glowed the last remnants of a grate fire. He moved swiftly toward this objective, his footsteps muffled in the thick rugs that covered the floor. The red glare from the embers struck highlights in the polished furniture, and picked out many a brass and silver ornament from the enveloping shadow. A picture of that other room, in that other house upon the hill, composed itself before Cracker Smith's eyes, and he grinned pleasantly. As he became accustomed to the half light of the chamber he perceived a large table standing against the wall. It was piled high with packages. Three long stockings, gorged to bursting, hung from the mantelpiece, and from the top of each stocking projected a very white and very obvious envelope.

With a quick movement Cracker Smith seized and opened one of these Christmas missives. Bending above the glowing coals he looked at the oblong slip of paper in his fingers. It was a hundred-dollar bill. Instantly he stuffed the bill into his pocket, at the same time dropping the empty envelope upon the coals. When it was entirely consumed he took his chisel and scraped the bits of paper ash down across the hearth. After which he made his way back to the cellar, closed and locked the door, replaced

(Concluded on Page 29)

Building for Power—

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Not merely flesh and muscle, but nerve-power and energy are what count in the world today. And good soup—as all authorities agree—is rich in the nutritive properties which build up vitality and force.

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Its fragrant aroma, inviting color, and exhilarating flavor are founded on Nature's own recipe as put up in the juicy red-ripe tomato.

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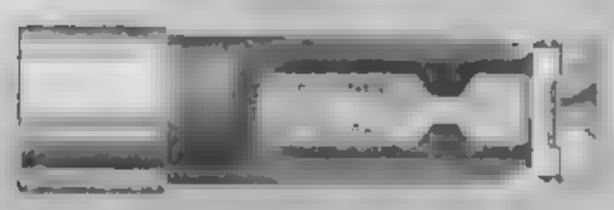

Economy renewable cartridge Fuses are made in two general types, ferrule and knife blade, with a full line of capacity ranges (3 to 1,000 amperes) in both 250 and 600 volts. They provide a safe method of reducing fuse maintenance expense eighty per cent.

These are the inexpensive, accurately calibrated Economy "Drop Out" Renewal Links, ferrule and knife blade types, which renew the fuses to their original efficiency. A quantity always on hand requires only a very small investment.

MUCH of the electrical equipment of the Panama Canal, of our coast defense works and of our battleships is protected by Economy renewable cartridge Fuses. Where the good of the service is the first consideration, Economy renewable Fuses are used to safeguard motors, searchlights, wireless and other electrical apparatus against destructive currents, because these fuses may be depended upon to perform their functions faithfully under all conditions.

Many of the great industrial establishments of the country are using Economy renewable Fuses exclusively. They are protecting lives, apparatus and property wherever electricity is used—in farm lighting sets, in homes, in the small neighborhood shops, in larger stores and factories, in mines, power and lighting plants, in theatres, hospitals, schools, universities, churches, in wireless stations ashore and afloat, in automobiles, in undersea cable service, in telephone, telegraph and railway signal operation, in railway and electric cars and in the navigation of vessels on the Seven Seas of the world.

ECONOMY renewable cartridge FUSES

differ from the old-style (non-renewable) cartridge fuses in that they are used over and over again. When an Economy renewable Fuse has opened the circuit after an excessive current flow, an accurately rated "Drop Out" Renewal Link, inserted by anyone in a few moments, renews the fuse to its original efficiency. The saving effected by this modern method of securing protection against the fire and accident hazards of short circuits, overloads and the effect of lightning discharges on electrical circuits, amounts to a full eighty per cent of the cost of annual fuse maintenance by less efficient methods.

We want you to know Economy Fuses, to benefit by the money they save, and to enjoy the protection and security they offer. You may buy them from leading electrical jobbers and dealers, but in order to prove their performance and value to you, we offer to send you a fuse (not more than one) of your selection and two "Drop Out" Renewal Links at the following prices (stamps or coin):

Send a dime for one 3 to 30 ampere, 250 volt, ferrule type Economy Fuse (retail price, one fuse only, 35 cents, in Canada, 40 cents).
Send a quarter for one 35 to 60 ampere, 250 volt, ferrule type Economy Fuse (retail price, one fuse only, 70 cents, in Canada, 80 cents).
Send a half dollar for one 65 to 100 ampere, 250 volt, knife blade type Economy Fuse (retail price, one fuse only, $1.40, in Canada, $1.60).
Then you can prove for yourself that Economy renewable Fuses are simple, safe and in service will save 80 per cent.

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"The Sign of the Poppy"

A Romance of Two Continents

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The Moving Picture producer who puts the star ahead of *The Play* is not taking the wishes of the Public into consideration. No individual is greater than the play unless the play is poor. And if the play is poor you can't be well entertained even if it is studded with stars. BLUEBIRD considers the PLAY *first*, then chooses the Players who are best fitted to portray the different parts.

Thus when you see a BLUEBIRD Photo-Play you are insured of an evening of delightful entertainment, because you see the perfect production. Perfect in cast, story, stars and detail. That's the only sure way to please, and that, in brief, is what BLUEBIRD stands for. It is your insurance of consistent entertainment.

We ask you to see the following plays, all good because they are all BLUEBIRDS "The End Of The Rainbow"—"Gloriana"—"A Stranger From Somewhere"—"The Measure Of A Man"—"The Bugler Of Algiers"—"The Eagle's Wings." Watch for coming BLUEBIRD plays to be announced in this publication.

BLUEBIRD
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1600 Broadway, New York City

If it's a BLUEBIRD, it's got to be good

(Concluded from Page 27)

the glass panel and, after putting on his shoes, departed without more ado from the premises. The snow sifted down and covered his tracks.

In the stable on the hill Sir Charles toiled steadily at his wood carving, while the wind rattled the loose boards in the walls and the rats came out of their holes to blink at the flickering lantern. At the end of an hour the door was cautiously shoved back, and Jimmy the Pen entered, a brown-paper parcel protruding from his pocket.

"No word from Cracker?" asked Sir Charles without looking up.

"It ain't time yet," said Jimmy, and laid his treasures upon the stable floor. They consisted of a packet of stamped envelopes, a few sheets of plain white paper, a pen and a bottle of ink. This layout the forger regarded with the satisfaction of an artist contemplating his tools.

"As soon as my fingers thaw out," said he, "I'll perform on the Spencerian. Where's the letter you stole?"

Sir Charles smiled and delivered up the letter he had pretended to burn for good luck. Jimmy the Pen studied it almost contemptuously.

"It's a cinch," he said. "This guy writes like a two-year-old."

"No good!" said Sir Charles quietly.

Jimmy turned an empty cracker box on end and then took pen in hand.

Sir Charles made shift to dictate the following seasonable epistle:

"*Dear Wife:* I hope that this will reach you on Christmas Day. Then you will know that I am thinking of you and the baby. I have had a hard time, but things look better for me now. I am sending you all the money that I have been able to save since I left home. It is your Christmas present. Kiss baby for me and don't get discouraged. Everything will come out all right.

"Your ever loving husband,

"_____"

"It's up to the Cracker now," said Jimmy as he reached for a fresh sheet of paper. Then, with frequent glances at his model, he began to copy the bogus letter in a handwriting most amazingly like that of the husband's original communication. He had reached the sentence pertaining to the fictitious savings when the door opened and Cracker Smith slipped into the stable.

Going up to Jimmy the Pen, the Cracker dropped a hundred-dollar bill upon the latter's primitive writing desk.

"How's that for the little wailer?" asked Cracker Smith.

Jimmy picked up the bill, looked at it for a long time, and then, laying it down, went on with his slow scrawl.

Sir Charles, meanwhile, had completed the task for which his peculiar genius fitted him. Upon one surface of the pine block he had carved certain devices which when inked and pressed upon a sheet of paper disclosed themselves as the Denver postmark, dated December twenty-second.

"Here's yer billy-doo," said Jimmy the Pen, extending the finished letter.

"And here's for the wailer," said Cracker Smith, flipping the bank note toward Sir Charles.

Sir Charles wrapped the bill in the letter and placed both in a stamped envelope, which he carefully canceled with his pine-block die. Then, as the phrase is, he went out into the night and, groping his way to the elm tree in the front yard, dropped into the mail box attached to its trunk the combined gifts of the three men from New York.

Christmas Day came clear and cold, in a saintly white robe and with a great brilliancy of sunshine. In an empty box car of a west-bound freight reposed three men, who slept without regard to the conventionalities of the situation. It was as though they had abandoned usual fears, feeling themselves to be under some especial protection of providence. And indeed this supposition appeared to be justified; for no prying trainman came to disturb their slumbers.

At approximately the same hour, in the house under the elm tree, a woman stood with an open letter in her hand. There was a look of exalted happiness upon her face, a wonder and a glory in her eyes. Upon the floor at her feet a year-old baby was playing solemnly with a hundred-dollar bill. And from the belfry of the First Presbyterian Church, in the town below the hill, there came the slow silver tones of the rich man's chimes, tolling an ancient anthem of the Christmastide.

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The Goodyear Tire & Rubber Company believes in Blue Streak Bicycle Tires so strongly that it backs these tires with a guaranty as wide as your wish and as deep as all sincerity.

Blue Streaks *must* satisfy you or this big company will give you a new tire free—without quibble, without haggle, but with a willing smile.

This is the Goodyear policy—the same policy that caused them to throw out all other brands of bicycle tires, to discard a fortune represented by the machinery used in making these brands, in order to devote all their time and attention thus saved to the one standardized brand—Blue Streaks—tires worthy to bear the Goodyear name, good enough to carry the Goodyear guaranty.

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Brighton-Carlsbad Pajunions Abolish the Draw-String!

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The **Pajunion** is made in Brighton-processed flannelette and many other lighter fabrics. All weights, patterns and materials. **Sizes run large**—long coats, full sleeves and legs, long bodies, wide armholes, roomy seats. A fit is absolutely assured by our system of trunk measurements. **Yet prices are no more than you would pay for old-fashioned pajamas!**

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This book on health sleeping as approved by scientific authorities, shows the newest ideas in sleepingwear for men, women and children. It also tells how to order direct if there is no dealer near you. Write for a copy today.

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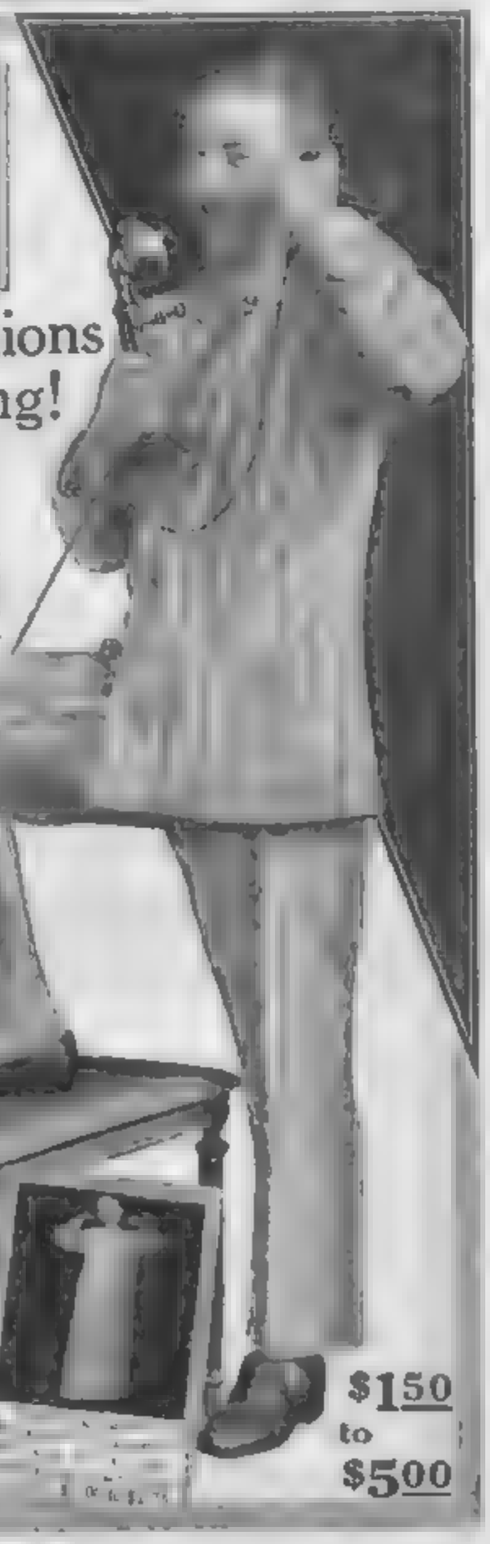

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This is why a Premo is a gift that can't be wrong—that is sure to please the one you wish to please most, for with a Premo anyone can have the pleasure of making his or her own pictures with practically no effort.

Premos are the simplest of all cameras to load and operate, they are remarkably light and compact, they are made on graceful lines and attractively finished—an important consideration in a Christmas gift—and each one receives the same careful inspection for dependability as do all cameras that come out of the Kodak factories.

Premos are made for film packs, for cartridge film and for plates. They range in price from 75 cents to $140.00, suiting every requirement of price or equipment.

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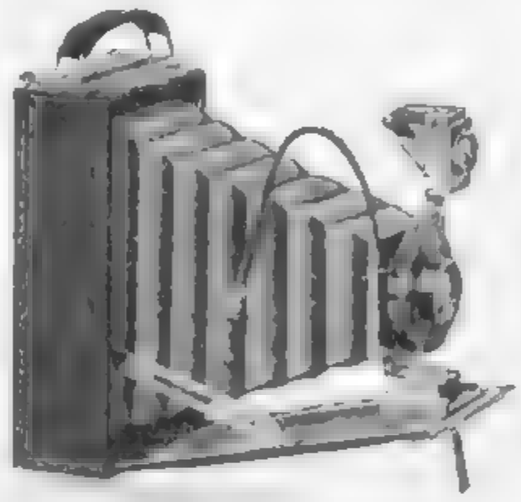

A daylight loading film pack camera for 2½x4¼ pictures. Just a trifle larger than the pictures it makes, it is an exceptionally appropriate Christmas camera. Price, with Meniscus Achromatic lens, $7.00, with Rapid Rectilinear lens, $9.00, with Kodak Anastigmat lens, *f*.7.7, $14.00.

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SENSE AND NONSENSE

Will-o'-the-Wisp

"WILL-O'-THE-WISP"—'tis this the town is naming you;
"An idle lad"; "a dreamy lad"—I hear my people blaming you.
There's seldom roof above you,
And yet you'd have me love you
And share your luck; and follow on the wild, wild quest that's claiming you!

"Will-o'-the-Wisp," another lad is wooing me:
A busy lad; a steady lad—forever he's pursuing me!
My mother bids me choose him;
And why should I refuse him
For a roving heart that every man predicts will be undoing me?

"Will-o'-the-Wisp," if ill luck is to harry you,
And if your end-of-rainbow quest into the mire will carry you;
If ruin you are facing
With your wild-goose chasing,
You'll need a heart to bear you up. Let come what will—I'll marry you!

Daniel M. Henderson.

A Metropolitan Art Note

FROM the real-estate columns of a conservative New York contemporary we learn that ground has been bought and contracts let for the finest studio building in the country. The site is a desirable one, and neither pains nor expense will be spared to make the structure suitable to the needs, both domestic and artistic, of latter-day art in the metropolis. The general character of those needs is indicated by the following paragraph:

"One apartment, which already has been leased from the plans, will contain thirty rooms and eight baths, being larger than any modern apartment in Fifth Avenue or Park Avenue, and unsurpassed in the beauty of its design and workmanship. There will be a picturesque roof garden, fountains, arbors and shrubbery, in attractive arrangement."

The occupant of this particular apartment will perhaps be that celebrated follower of Leonardo da Vinci who draws a blue dog smoking a red pipe, for which a syndicate of comic Sunday supplements pays him one million dollars more or less a year. It is no secret in artistic circles that he holds in reserve the idea of drawing a green pig wearing a pink bonnet, from which, according to the calculations of a life-insurance actuary, he may reasonably expect an income equal to the cost of conducting the European war for one week.

As Blind as Love

AS THE German Army approached Brussels in August, 1914, it was reported that the invaders might shell the city. In a high state of alarm the Chinese minister went to see our minister, Brand Whitlock, to see what Whitlock meant to do in the event of bombardment.

"I do not believe there will be any assault," said Whitlock. "My information is that the authorities will surrender Brussels, to avoid any possibility of damage. But if there should be an engagement, and the Germans should use their heavy guns, I shall hoist the flag of my country over this building, and I shall call upon my fellow countrymen to come here for safety and protection. I advise you to do the same thing with regard to your people."

"But, Mr. Whitlock," murmured the Chinaman in his polite but labored English, "the cannon—he has no eyes!"

Positive Signs

OUT in New Mexico even public signs come direct to the point. They do not waste any time in wondering how the reader will feel about it.

In a garage at Albuquerque is posted:

"Don't smoke round the tank! If your life isn't worth anything, gasoline is!"

And on the wall of a barber's shop at Taos is prominently displayed:

"If you can't raise fifteen cents, raise whiskers!"

The Florsheim SHOE

THE name—"Florsheim" in a shoe assures satisfaction through the same standard of quality, style and fit as heretofore. Pay six dollars to nine dollars for your next pair—the advance is slight considering what you get.

There's a dealer ready to show the style you prefer. We'll give you his name and mail booklet, "Styles of the Times."

The Florsheim Shoe Co.
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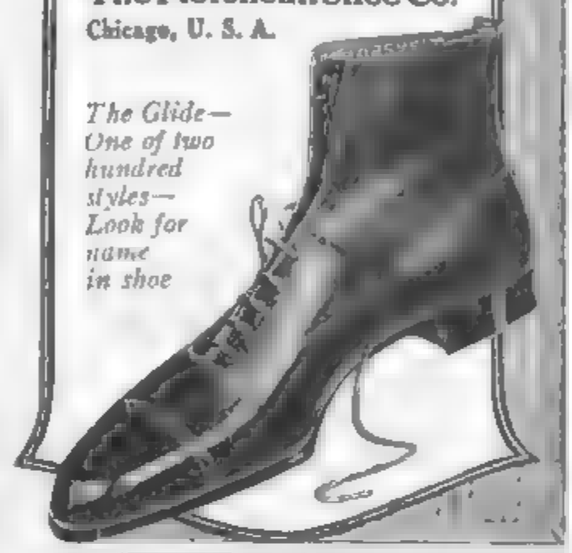
The Glide—One of two hundred styles—Look for name in shoe



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A NEW TYPE OF MOTOR

Combining Utmost Performance With Four-Cylinder Simplicity

STEADY concentration by White engineers upon the possibilities of four-cylinder design has developed a new type of "Four," with power and flexibility beyond anything, we believe, so far produced in any type of engine.

Performance exceeds all expectation. Power, speed, pickup, flexibility, easy hill climbing, silent operation, have all been developed to the highest degree by increasing the number of valves *without multiplying cylinders.* Maximum performance has been combined with the manifest advantages of a simple, rugged engine.

The new motor establishes the fact, long foreseen by White engineers, that the secret of superior performance lies in valve capacity adequate to piston displacement.

This accomplishment was foreshadowed by the White Company two years ago when announcing its determination to adhere permanently to the four-cylinder motor, and is backed by a manufacturing record whose conservatism has never deviated from a consistent path of fundamental improvement.

Seven-passenger touring car, $4600.

A complete display of new White models with custom-designed bodies will be first shown at the New York and Chicago Automobile Salons. Deliveries begin in January.

THE WHITE COMPANY

CLEVELAND

ANSCO
CAMERAS & SPEEDEX FILM

A GIFT hoped for and admired by all is the Ansco—the camera whose exclusive features remove the element of doubt and guesswork from picture taking.

These vitally important features are the result of more than half a century of experience in camera making and may be had without extra cost.

A gift typical of today's demand for a camera small enough and sufficiently light to carry in one's pocket all the time, capable of efficient and more diversified work than a larger instrument, is the Ansco *Vest-Pocket.* Priced from $7 up.

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ANSCO COMPANY, BINGHAMTON, NEW YORK

CROWDING TWENTY-FOUR HOURS

(Concluded from Page 13)

vacation, at any time of the year when the pressure threatens a nervous breakdown, is becoming more and more popular. Before the war it was getting to be a common thing for such men to take passage to Europe on a few days' notice and return immediately; anything to get away from business for a period.

The older generation—men like J. P. Morgan the elder, James J. Hill, Henry C. Frick and Theodore N. Vail—found or find much recreation in cards; but the younger men have little time for such diversions. They are out of doors, exercising or merely enjoying the country about their homes, or at home with their families, often reading.

It must not be supposed that such men never take their work home. They do it only when they must; but that is often. The president of one of the largest trust companies recently told a caller that he could not leave his office until six o'clock, and had to take home the thick draft of a railroad reorganization plan, which must be mastered that night. But a day or two later he stayed away from the office for several days to make up for the extra exertion.

There is very little "club stuff" in the lives of these men. They do not loaf round hotel corridors or fashionable cafés. Except in the worst winter weather, many of them go to their country homes every night. Dinner parties—in fact, parties of all kinds—are reduced to a minimum, for that sort of recreation usually uses up rather than creates vitality.

It is singular how often the leaders of the financial world can be found at their own homes in the evening. It is the universal testimony of newspaper reporters that the chances of getting such men on the telephone at their homes after six o'clock are always good.

The Busiest of the Busy

"But who is the busiest man in Wall Street?" is the question I asked a dozen experts in an effort to find out who really works the hardest and gets the most into twenty-four hours. The answers were various. As in any other symposium, some candidates were voted for many times. Others received only one vote. And, like other symposiums based supposedly on expert opinion, many worthy candidates were not included. But, reader, you may be dead sure that every man included in the following list is busy to an extent that would seem absolutely superhuman and abhorrent to most of us:

William H. Porter, Edward R. Stettinius, Dwight W. Morrow, Thomas W. Lamont, Henry P. Davison — of J. P. Morgan & Co.

Charles H. Sabin, president of the Guaranty Trust Co.

Max May, vice president of the Guaranty Trust Co.

Albert H. Wiggin, president of the Chase National Bank.

Frank A. Vanderlip, president; Samuel McRoberts, vice president; William S. Kies, vice president; Charles V. Rich, vice president — National City Bank

Seward Prosser, president of the Bankers' Trust Co.

Gates W. McGarrah, president of the Mechanics and Metals National Bank.

Thomas Cochran, president of the Liberty National Bank.

William Woodward, president of the Hanover National Bank.

James N. Wallace, president of the Central Trust Co.

Charles Hayden, of Hayden, Stone & Co.

Frederick Strauss, of J. & W. Seligman & Co.

Henry Goldman, of Goldman, Sachs & Co.

Jerome J. Hanauer, of Kuhn, Loeb & Co.

Sol. Wexler, of J. S. Bache & Co.

Presidents Thomas, Underwood and Willard, of the Lehigh Valley, Erie, and Baltimore and Ohio Railroads.

By general consent the banking firm of J. P. Morgan is the busiest spot in America just now. In addition to any little activity along the line of money-making this concern may have happened to enjoy before the war, it now acts as purchasing agent for the Allies to the tune of about a hundred million dollars a month. This was an entirely new proposition for the bankers, and it required work of the hardest possible description, especially for the younger partners—William H. Porter, Dwight W. Morrow and Edward R. Stettinius. These three men have worked far into the night, often sixteen hours a day of steady, driving mental application, with both luncheon and dinner on the premises.

It is impossible to describe all the busy men; and if it was possible most of the descriptions would sound very much alike. Men differ in temperament, manner and attitude, but there is a curious similarity among the ultra-hard workers.

"He is a chain-lightning man," said one newspaper reporter of Charles H. Sabin, who is unquestionably one of the half dozen hardest workers in the financial district. "He rushes through his work like a locomotive. He is always on the go."

And Mr. May is No Idler

"He does everything in dead earnest, concentrates, never is at a loss as to what the minute has before it to do, and wastes no time in shilly-shallying," was the way another reporter described President Cochran, of the Liberty National Bank.

A more intimate, personal portrait was that of Charles Hayden, as painted by another newsgatherer:

"Charles Hayden, I think, is the very busiest individual in the Street. He's a little fellow and one of the real dynamos among the big men. It's rush! bing! bang! bing! all day long. And he's cordial and considerate all the time. One day he was tied up with Judge Babbitt over the Rock Island plan. I was waiting in the anteroom to see him. His secretary told me I could see him on the fly as he bolted from his room to the elevator. He came out and I collared him. Nathan Amster, chairman of the Rock Island protective stockholders' committee, was outside waiting for a word. Hayden told me to wait for him at the elevator and I could talk to him on the way down from the ninth floor to the time he got into his car, waiting downstairs. So, after he had finished with Amster, I got my talk as promised."

The railroad president is another busy man. Most of them eat their lunches in their offices. Eben Thomas, of the Lehigh; Fred Underwood, of the Erie; and Truesdale, of the Lackawanna, anyway. If they go out for lunch it's a sign that it's a light day. Underwood, a very busy executive, has one weakness that makes him a derelict from duty: He is inordinately fond of reading. His assistants have to keep interesting books and magazines out of his reach. One big president of a road gets down too early for his subordinates. He is, besides, a master of the road's every detail; and how he manages it the closest observers cannot tell.

By common consent the busiest man, from the sheer physical point of view, is Max May, in charge of the foreign-exchange department of one of the large banking institutions. Nearly six and a half billion dollars of business has to go through his department in one year. He personally uses from six to ten telephone instruments, and it looks as if he answered them all at once. At any rate, he answers one after another so rapidly that it gives the impression of answering all at once.

"I don't see how he keeps his mind!" exclaimed one bewildered reporter.

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are the expression of a real purpose—the same purpose that underlies character, culture and worthy attainment of every sort.

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BEACON FALLS
RUBBER FOOTWEAR

There's no finer gift for a woman than a pair of these splendid Auto Boots—they are the very latest thing to protect her feet from cold, rain, snow and wind wherever she may go in winter.

These boots take the place of arctics but are very much more stylish in their beautiful shape. They are white fleece-lined to their high tops and as warm and comfortable as they are good-looking and fine-fitting.

Top Notch rubber footwear is in a class by itself for style, fit, finish and lasting service. Top Notch rubbers, and arctics make the foot look smaller than others and have patented *heels that last as long as the soles.*

Ask for Top Notch rubber footwear, made in a wide variety of sizes for all members of the family. Write for the fine, illustrated Top Notch booklet "K" and the name of the Top Notch dealer in your town.

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This perfect tire service given by the 'Royal Cords' used either way is one of the reasons why the Hudson Super-Six came through with the recent world's-record run from San Francisco to New York, and back to San Francisco, in better than average railroad time.
No tire has ever been able to do this before.
Because 'Royal Cord' Tires can stand up under the terrific strain of such a run, they will stand up under any possible strain of ordinary road conditions.
United States Tire Company.

BUYING WAR BONDS

(Continued from Page 17)

99⅛ per cent—a return of 6.20 on the investment. In addition to this yield as an investment, there is the possibility of profit in exchange in view of the option to collect principal and interest at the rate of 5.50 francs per dollar instead of the normal rate of exchange before the war.

This statement of possible exchange profits leads us to one of the conspicuous features of the latest national French loan, which although internal in form has been put within the ken of the American investor. Fully to comprehend it you must know that in ordinary times a dollar in American money is worth 5.18 francs. On account of the dislocation in foreign exchange the value of a dollar in French money has risen to approximately 5.85 francs. Therefore, when you buy a French security in terms of francs for American dollars you get a great deal more for your money than you would have received before the war. Hence the possibility of profit when francs return to normal is large.

The new national French loan is being sold to American investors at an exchange rate of 5.90, which means that every dollar you employ gives you a principal of 5.90 francs. On this basis the price for the security, issued at a par of 100, would be 87½, which would make the direct yield over 5.70 per cent. Should exchange return to normal the subscription price would be equivalent to 75½, which would make the direct yield over 6⅝ per cent.

Translating this loan into terms of money, you find that for every $14.83 you invest you get 100 francs capital; for every $148.30 you get 1000 francs capital; for $741.52 you receive 5000 francs capital. If French exchange should return to normal and the securities sell at the issue price—87½—the investor would receive $16.89 for every 100 francs of capital; $168.88 for every 1000 francs; $844.39 for every 5000 francs. On this basis without regard to income return the holder of 5000 francs capital would receive a profit of $103.94, or over 13.75 per cent on his investment.

Should the market price of the issue advance to 100 and exchange return to normal, the investor would get $19.30 for every 100 francs capital; $193 for every 1000 francs capital; $965 for every 5000 francs capital. In this case, and again without regard to income return, the holder of 5000 francs capital would receive a net profit of $223.50, or approximately 30 per cent.

This loan is issued in *rentes* and in denominations of 100 francs and multiples. *Rentes* is the form in which all French Government issues are brought out at home. The word means interest or income. The French always refer to their government bonds in terms of interest without any mention of principal. This is because *rentes* are supposed to be perpetual. The new French loan just explained is not redeemable or convertible before 1931. Usually there is no limit to these national French loans. To be in France during the war and see the popular response to the appeal for funds is to have a thrilling experience in the practical side of patriotism.

Russian Ruble Bonds

I was in Paris when one of these loans was launched. Throughout a day of driving rain thousands of people stood in line at the post offices and private institutions waiting for a chance to put their money out to work for their country. The French wage worker, be he artisan or street-cleaner, needed no coaching in the art of employing his funds safely and profitably. Just as saving is instinct with him, so is the putting of these savings out to work in a government bond second nature. He is the thriftiest and most cautious investor in the world. He has established a close and confidential relation with his banker such as exists in no other nation. Therefore, when the French financier offers him government bonds, or loans of victory, as the war issues are emotionally termed, he does not hesitate. He knows it is all right.

Alluring as is the possibility of profit in the new French *rente* at the present abnormal exchange basis, it fades before the prospects for similar profit that lie in some of the Russian Government bonds available in the United States. The Imperial Russian internal five and a half per cent loan of 1916, amounting to 2,000,000,000 rubles, will illustrate.

Ordinarily the Russian ruble is worth 51.45 cents in American money. Since the war it has gone down to 32 cents. At this rate of exchange a thousand-ruble bond bearing interest at 5½ per cent would cost only $320. Based on the normal value of the ruble, this bond would be worth $514.50, or $194.50 above the present price of the bond—an increase of about 60.8 per cent on the investment. Figuring rubles at the normal rate of exchange, the yearly yield would be $28.29, or 8.8 per cent on the investment.

The fact that rubles are down so low is evidence that Russian credit at the moment is not as high as it might be. The principal equity behind this bond, as well as most other Russian securities available in America, is the fact that Russia has immense post-war possibilities. She will emerge from the conflict like a giant awakened and with the first realization of her enormous undeveloped resources. To offset this, however, is the lack of stability of Russian Government as compared with the other Allies, which makes all Russian bonds speculative.

Recent Foreign Loans

On account of the difficulty in shipping bonds and the preponderance of pro-Ally sentiment here, there has been a comparatively small market for German and Austrian war issues in the United States. Yet, in the face of these handicaps, a considerable market has developed, due to two definite reasons: One is the desire of the native-born and transplanted Teuton to help his country. Many of them appear at the German banks with their savings books, eager and ready to make financial sacrifice for the Fatherland. The other reason is that the German mark has so greatly depreciated—it has gone down from 23.82 cents to 17.65 cents—that should it ever come back to anything like normal the investment will be very profitable.

Here is the way it works out: In ordinary times a 4000 mark bond, which would be the equivalent of a $1000 American piece, costs about $960. At the present low rate of exchange the same German bond costs $690 in American money, and, therefore, shows a profit on the exchange basis alone of $270, or over 28 per cent. Austrian bonds show even a larger profit.

Summarize our war lending, and you get a total of all loans to belligerent governments since the outbreak of the war of $1,778,600,000, which is nearly one-third of the whole cost of the Civil War. Add to this our loans of $185,000,000 to Canadian provinces and cities and $8,200,000 to the city of Dublin and to the city of London Water Works, and other similar loans, and a grand total of $1,981,800,000 is rolled up. Of this sum $156,400,000 in obligations has matured and been paid off, which leaves a net debt to us of $1,825,400,000. Our total war lendings—counting Canada as a war country—itemize as follows:

Great Britain	$858,400,000
France	656,200,000
Russia	117,200,000
Italy	25,000,000
Dominion of Canada	120,000,000
Canadian Provinces and Municipalities	185,000,000
Germany	20,000,000

Having taken this plunge into European financial waters, Uncle Sam has got the foreign lending habit, and has loaned $117,000,000 to Latin-America, mainly to Argentina and Chile; $39,000,000 to neutral European nations, including Switzerland, Norway, Greece and Sweden. Not desiring to play any race favorites, he has speeded China on her way to enlightenment to the extent of $4,000,000.

In buying foreign war bonds—a procedure which in war time naturally involves sentiment—it is wise for the investor to watch his step. Patriotism is all right in its place, but unless you can afford to contribute money for purely emotional reasons, a cold business estimate of the situation is advisable. This applies especially to the man or woman with savings who cannot afford to take chances. He or she will find it a good rule to stick to external bonds except under exceptional conditions.

One objection to the average internal bond is that with the exception of England the native money has greatly depreciated

(Continued on Page 37)

—for him!

When a man can say of your gift, "Just what I most need," then you've *pleased* him; pleased him immensely.

How about socks? Did you ever know of any man, any time, who didn't need socks? Then why not decide *now* to give him socks (*good* socks, of course)—and have it off your mind?

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Four pairs, mercerized or wool . $1.00
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A gift of Iron Clads means more than just "socks," for Iron Clads are known everywhere for their fine, soft finish, beautiful coloring, seamless comfort and splendid wearing qualities. You couldn't do better than give him one of these assortments:—

Mercerized Assortment, $1: Four pairs, black. Beautiful finish; with a lustre like silk.

Wool Assortment, $1: Fine quality medium weight wool soft seamless, comfortable. Two pairs black and two Oxford.

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THE HANSEN has been called the *friendly glove*. It clings without binding, wears well and *lasts long*. Like friends, too, Hansen Gloves tell the story of your taste. Their choice shows discrimination and a sense of values.

For coldest weather there is a wide variety to choose from, for all occasions. Some lined with fleecy lamb wool, others with imported lamb fur—all combining elegance with freedom and a safe, sure hold. Auto styles for women also.

Did you ever see the Hansen "*Semi-Soft*" *Gauntlet*, or the "*Double-Up*" which you can carry in your pocket? **Write for free book** and get full details. If your dealer is not supplied, write us. In any case send for the book.

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Comfy, several
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COMFY
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DAN'L GREEN Comfy Slippers

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Peerless Comfy,
all popular shades—$1.75.

Every foot in your family needs the luxurious comfort of Dan'l Green Comfys—at evening after taking off stiff leather shoes—in the morning while dressing.

Be just to yourself and insist on buying only those with the Comfy scroll trade mark on the inner sole.

A special felt—the best that can be made—is used in this brand, and in no other. It is especially made to give more wear, more lasting comfort, more permanent color—that is what the Comfy scroll trade mark guarantees you—incomparably the best value for the money.

Only Dan'l Green slippers with the Comfy scroll trade mark are Comfy.

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Comfys—$1.25
Designs cut in the
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Made for every foot—handsome styles and colors for women, Picture Comfys for children and sensible styles for men. If your merchant does not carry Dan'l Green Comfys with the silk label showing the Comfy scroll trade mark, write for our free Catalog No. 20C and order from it.

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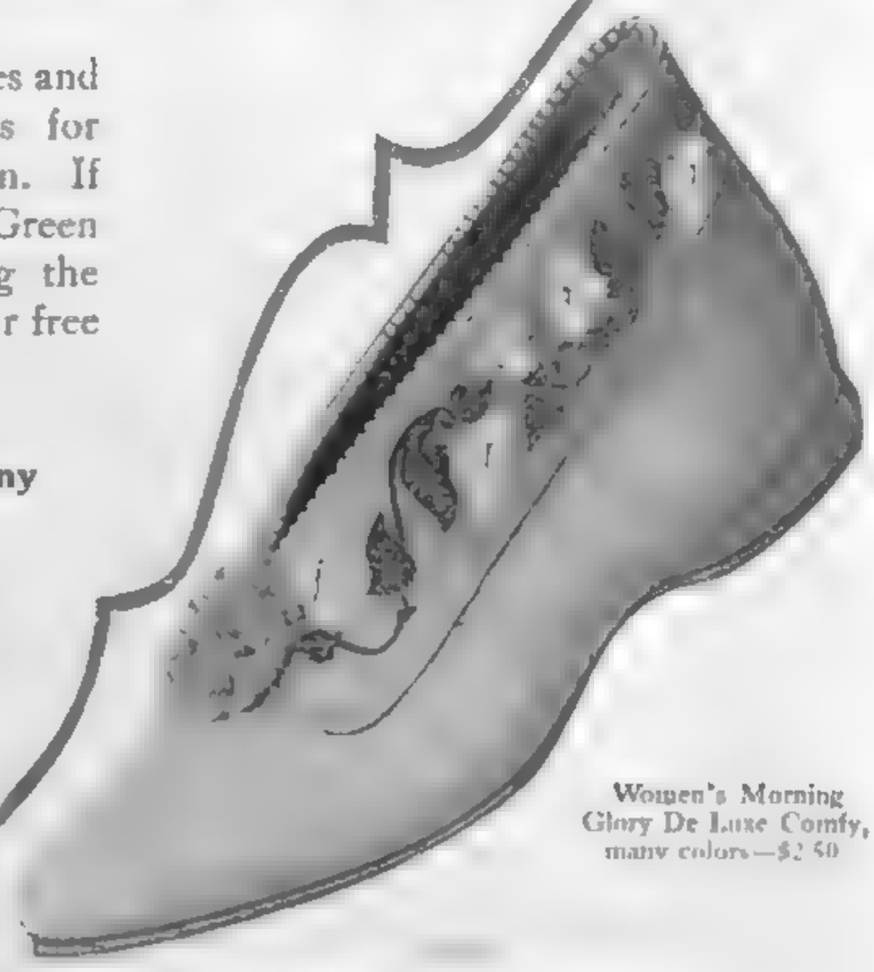

Women's Morning
Glory De Luxe Comfy,
many colors—$2.50

(Continued from Page 35)

in international value. Of course, if all these countries finally get back to their old standards of wealth, these investments will yield a very large profit. To reap this benefit, however, it will be necessary to hold the securities for a considerable period, because it will take the warring countries a long time to "come back."

Another fact in connection with internal bonds well worth remembering is, that though belligerent countries will doubtless scrupulously respect their obligations held by a great neutral like the United States, whose good will and resources will be very necessary after the close of hostilities, there is the possibility, remote though it may be, that repudiation of some home issues may come in the shock of readjustment. In a word, in purchasing a foreign war bond be sure to get a stable national name, accumulated wealth, habits of thrift, an ample taxing power and a good conversion basis behind the security.

Amid all our war lending lurks a menace to future and necessary American financing. In flush times like these it is comparatively easy for us to spare large sums of money, because such capital is available and not missed at home. If there was the absolute certainty that all the foreign short-term loans would be paid at maturity there would be no reason to show the red light. But any man who knows anything about the European financial situation also knows that it will be extremely difficult, almost impossible, for the fighting nations to meet their obligations within the time specified. This does not mean that they will be unable to pay. It does mean, however, that the inroads of the war will have been so terrific, that pressing needs will continue to be so great, that renewals must be sought. Thus our money will still be tied up.

What will happen at home? Simply this: American enterprise which will need capital for expansion may have to wait. In discussing this matter one of the best-known American bankers said this to me the other day:

"If America had a benevolent despot I believe that he ought to set aside an arbitrary sum which would represent the limit that we as a nation could lend each year to foreign countries."

There is still another hardship in this outward flow of our capital. It lies in the fact that the very attractive terms of the war loans have made it very difficult for American railroads and corporations to finance their needs. They must pay more for their requirements than ever before.

The Elasticity of Credit

Yet this war financing has done more for us than merely to provide an opportunity for the profitable employment of hundreds of millions of dollars. It has brought back home about $1,500,000,000 of our securities, mostly in railroads, that were held abroad. This not only has meant a considerable cutting down in the sum that we formerly had to send to Europe in interest and dividends, but has helped to make us more independent economically. There is still $1,780,000,000 of our securities held abroad, and if the war keeps on much longer a great portion of it is likely to come back.

There were two good reasons for this liquidation: One was that the holder of the American security in England is subject to a very high tax in addition to the normal income tax on large fortunes; another was the necessity for the mobilization of American securities to become part of the collateral offered by the British Government for the loans made in this country. In many instances the English owner of American securities has simply loaned them to his country as a patriotic act. In numerous other cases, however, he has sold them outright and put the proceeds into home war issues.

You have seen how our millions have joined that greater stream of European billions to meet the rising tide of war cost. How is this vast debt to be paid? In analyzing the war debt and its costly hang-over for posterity, you must remember that not all of it is in actual money. The nations at war not only have taxed their economic reserve through the destruction of productive capacity in the loss of men and material—as I have already pointed out—but have made a costly and well-nigh permanent drain upon what might be called their nervous systems.

Look for a moment at the American Civil War, the cost of which was a mere fleabite as compared with the stupendous price of the European conflagration. At the end of that war only half of its reckoning was represented in the country's bonded debt. After fifty years we are still paying in some way for the other and larger outlay, the invisible strain on the country.

Strange as it may seem in the light of the present frightful ravage in Europe, no country has ever been completely ruined by war. When I returned from Europe, more than a year ago, I was convinced that economic exhaustion would be the determining factor; that victory would perch on the side of the biggest bank roll. After a second trip to the warring lands I am convinced that I was wrong in my first impression. Observation again in England and France leads me to believe that man power will win. The extent to which financial credit can be extended in the countries at war seems to be almost without limit.

England's Amazing Resources

This leads to the final but all-essential question: What is the paying power of the warring nations? Since the Allies practically have a monopoly on the American money sent abroad for war purposes, let us briefly look at the equity behind the thing known as national honor. Its first and foremost bulwark is wealth. Take England first. The wealth of the United Kingdom is $90,000,000,000; the annual income of the people, $12,000,000,000. To this you can add the wealth, resource and income of all her colonies and the immense amount of money due to her from foreign countries. Unlike France, and save for a few Zeppelin raids, the Empire is absolutely free from the ravage of war. The principal assault has been upon her income, for her great principal is still intact.

In examining the methods adopted by England and France to meet the cost of the war, you find a sharp difference of procedure, which is characteristic of the countries. Following the British tradition, England is trying to make the war pay its way with taxation. Out of a total expenditure of $9,500,000,000 for the current year, no less than $2,500,000,000 was raised by taxation. The rest was obtained by loans at home and abroad.

The income tax alone will serve to show the enormous increase in tribute. From .04 per cent on small incomes to 13 per cent on large ones, before the war, it has risen to 1 per cent on small incomes to over 41½ per cent on big ones. Again, 60 per cent of all excess profits earned since the war are surrendered to the state. I can give no better evidence of the result of this taxation than to repeat what Reginald McKenna, Chancellor of the Exchequer, said to me in London last August:

"The English position is so sound," he declared, "that if the war ended at the close of the current financial year—that is, on March 31, 1917—our present scale of taxation would provide not only for the whole of our peace expenditures and the interest on the entire national debt, but also for a sinking fund calculated to redeem that debt in less than forty years. There would still remain a surplus sufficient to allow me to wipe out the excess profit tax and to reduce other taxes considerably."

When I asked him to make this more specific, he continued:

"The total revenue for the current year is $2,545,000,000. Our last peace budget was $1,000,000,000. Assuming that the war would end by next March first, you must add another $590,000,000 for interest and sinking fund on the war debt, together with a further $100,000,000 for pensions, which would make the total yearly expenditure for the first year of peace $1,690,000,000. Deducting this from the existing taxation you get a surplus of $855,000,000. Thus, after withdrawing the $430,000,000 received from the excess profits tax, there still remains a margin of $425,000,000."

When you turn to the French financing you get the really picturesque and human interest details. In place of taxation you find that the war is being paid, in the main, out of the savings of the people. Instead of mortgaging the future, the Gaul is utilizing his thrifty past. Never in all history is there a more impressive or inspiring demonstration of the value of thrift as a national asset. It has reared the bulwark that will enable France to withstand whatever economic attack the war will make.

The difference between the English and French system of war financing is psychological as well as material. The average Frenchman has a great deal of the peasant

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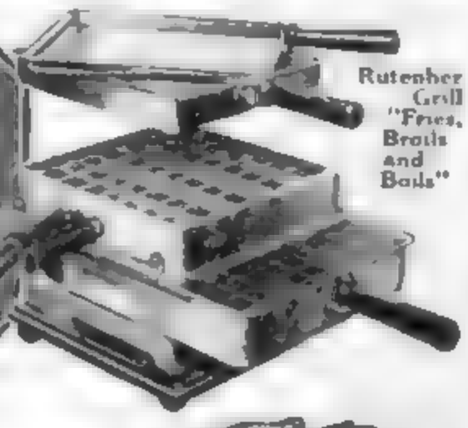
The Frantz Premier Co., Cleveland, O.

The Surprise of Her Life for Christmas!



Rutenber Grill "Fries, Broils and Boils"

$7 Send Coupon with $7 for Rutenber Electric Grill in Handsome Gift Box, or Get it at Your Dealer's

"A PENNY a meal" is the remarkably low cooking cost made possible by this, the most economical grill in the world! Uses *least current.* Cooks all meats, vegetables, eggs, etc. Make mother, wife or sister supremely happy this Christmas with the money-saving—

Rutenber Electric Grill

The *square* cooking service, 7 by 7 inches, distributes heat more evenly than on round grills. None wasted—*all* goes into cooking. And the *square* surface is more *convenient.*

The *fastest* cooker known. Sure heat means *better cooking.* Simple, built to withstand long, constant usage. Attach to electric light socket. A wonder-gift at $7.00.

Note other Rutenbers—all offer similar advantages.

Electric Stove Coming!

Send for Advance Announcement of most economical electric stove ever built

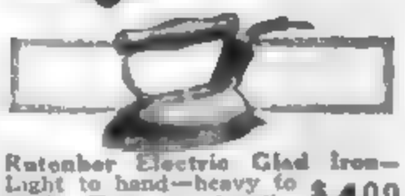
At Your Dealer's or

Attach Price to Coupon —SEND TODAY

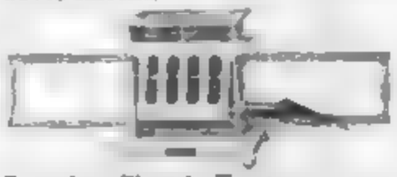
Order as many as you desire. Sent ready for presentation. Pin money order or bills to Coupon.

Rutenber Electric Company
Dept. D. Marion, Ind.

DEALERS: Get this wonderful line. Big Holiday demand STARTS TODAY. See jobber or write us.



Rutenber Electric Glad Iron—Light to hand—heavy to work. Easy grip handle. Saves current. $4.00



Rutenber Electric Toaster—Distributes heat evenly. Toasts quickly. $4.00

Rutenber Electric Radiator—Keeps good-sized room warm on coldest days. Reliable—safe Price, without switch—$7.50 Switch $1.50 extra

COUPON

Rutenber Electric Co., Dept D, Marion, Ind.

Enclosed please find $ for which send (indicate quantity) Rutenber Electric Grill Toaster Iron Radiator Include New Electric Stove Announcement

Name

Address

What Shall I Give *Him?*

The plum pudding was never better—Dad said so and Mother almost admitted it. We chatted awhile before the fire—then bundled up for a Christmas afternoon drive to Aunt Jen's.

Settling down behind the wheel and tucking in his nice, new Motorweave, Dad looked back at us with that kindly, over-spectacle twinkle in his eye and remarked: "I couldn't have picked a better present myself."

We knew it. We were tucked snugly in Motorweave ourselves. Mother had bought three of them.

* * *

Can you think of anything better to give? Better than the enduring comfort and the friendly warmth of a fine Motorweave woolen automobile robe?

And the price, $6.75, a brand-new value in automobile robes, is just about what you planned to spend. Maybe you will want to give several Motorweave robes!

Ideal as well for lounging, camping and all outdoor uses, Motorweave durability is its greatest feature. The fabric is double-woven and reinforced. There are popular color shades that will stand comparison with the most costly robes.

And Motorweave is of generous size—60 by 80 inches—with plenty of "tuck in" even with three in a seat. In size, weight and texture it is ideal for motorists because it is made especially for motorists—the only robe so designed.

See Motorweave and look for the label and guarantee at your dealer's.

If you cannot buy your Christmas Motorweave from your dealer, send us his name and we will send you a handsome illustrated folder and will see that you are served promptly.

THE WALLACE & SMITH COMPANY
La Porte, Indiana

Motorweave is the only robe which satisfactorily meets all requirements of the motorist in texture, weight, durability, price ($6.75) and size (60 by 80 inches.

MOTOR WEAVE
AUTOMOBILE ROBES

in him. He is willing to give his life and his honor to the nation, but he absolutely draws the line at paying taxes. This is why the French have made it a war of loans.

Go up and down the battle line in France, and you get startling evidence of the French devotion to savings. More than one English officer has told me of tearful requests from French peasants for permission to go back to their steel-swept and war-torn little farms to dig up the few hundreds of francs buried in some corner of field or garden. Equally impressive is the sight of farmers—usually old men and women—working in the fields while shells shriek overhead and the artillery rumbles along dusty highways. Thus the French war debt will be met because of the almost incredible saving power of the French people. It is at once their pride and their prosperity. When all is said and done you discover that, with nations as with individuals, it is not what they make but what they save that makes them rich, strong and enduring.

One afternoon last summer I talked in Paris with M. Alexandre Ribot, the French Minister of Finance, a stately, white-bearded figure of a man who looked as if he had just stepped out of a Rembrandt etching. He sat in a richly tapestried room in the old Louvre Palace where more than one king had danced to merry music. Now this stately apartment was the nerve center of a marvelous and closely knit structure that represented a real financial democracy.

"How long can France stand the financial strain of war?" I asked the minister.

Light flashed in his eyes as he replied:

"So long as the French people know how to save, and this means indefinitely."

Although the invader has crossed her threshold France continues to save. Every wife in the Republic who is earning her livelihood while her husband is at the front—and nearly every man who can carry a gun is fighting or in training—is putting something by. It means the building up of a future financial reserve against which the nation can draw for war or peace.

The Gold in French Stockings

One rock of French economic solidity lies in her immense gold supply. The per capita amount of gold is $30.02 and is larger than any other country in the world. The United States is next with $19.39, after which come the United Kingdom with $18.28 and Germany with $14.08. Let me add, in this connection, that a good deal of the French gold is still in stocking and cupboard.

By the end of this year the war will have cost France $11,000,000,000, which means an annual fixed charge of $600,000,000, to which must be added $200,000,000 for pensions, making the total fixed burden of $800,000,000. All this cannot be paid out of savings, although in normal times France saves exactly $1,000,000,000 a year. But the Government has one big trump card up its sleeve. It is the large fortunes of her citizens. They have been untouched by the war because practically no income tax has been levied. The annual income of the people of France is $6,000,000,000. Therefore a 12 per cent tax on this income would very nearly produce the entire fixed charge on the war debt. France looks into the financial future unafraid.

Financially Russia ambles along like the big bear she typifies. In one respect her method of financing the war cost differs distinctly from her Allies in the fact that she has received heavy advances from England and France. From England alone she borrowed $1,250,000,000, which was expended for arms, ammunition and field equipment. The Czar's Empire has put out five internal loans, while the rest of the money needed has been raised out of the sale of short-term treasury bills, paper-money issues and tax levies.

Except for the few millions of dollars obtained in the United States, Germany's financing, like her whole conduct of the war, is self-contained. Through five imperial 5 per cent loans ranging from one to three billion dollars each, she has established a war credit of $12,500,000,000. This money has come from the great mass of the German people.

Other sources of revenue that are enabling the Kaiser to pay for the war are treasury bills sold at home and a taxation that is moderate compared with the colossal pre-war taxation which spelled Germany's preparedness. At the time I write this article her war expenditure had passed the $13,000,000,000 mark. Tack on Germany's peace debt of $5,000,000,000 more, and you begin to see—with all the uncertainty of the war's duration—the burden that the Fatherland will have to carry. The war's drain on the German future is perhaps greater than that of any other country, because all her war loans are long-term loans. She has also loaned nearly $1,000,000,000 to Austria, Turkey and Bulgaria.

The Final Balance Sheet

The Teutonic war cost has one distinct advantage over all others in that it is confined within the German borders. Hence Germany can do as she pleases with regard to its settlement. If the mailed fist obtains after the war, she can clamp it down on her loans and wipe them out as she chooses, and no one can offer a protest.

Now let us dump all these statistics, that represent so much blood, agony and sacrifice, into the middle of the table and strike a final balance sheet. On one hand you have the assets of the warring countries as indicated by their national wealth. For the Allies, including Rumania, they show a total of $273,000,000,000; for the Central Powers they register $134,000,000,000. If wealth is the winning factor, then the Allies have the advantage in weight of buying metal.

Take the other side of the ledger, and you see that up to November 1, 1916, the four principal Allied countries—England, France, Russia and Italy—had spent on direct war cost approximately $34,000,000,000, while the total Teutonic war expenditures have been $21,000,000,000. To this actual war cost must be added the peace debts of the belligerent nations, which would supplement the Allied expense account by $17,465,000,000 and that of their enemy nations by $9,808,000,000. Striking a grand total of liabilities, you find that if the war mercifully ends by August 1, 1917—as Kitchener thought it might—the fighting peoples would face a debt burden of all kinds that had reached $105,773,000,000.

After this colossal scale of expenditures you may well ask: Will it ever be possible for European finance to see straight or count normally again? Be that as it may, no one can doubt that the battling nations, individually or with the marvelous teamwork that kinship in their respective causes has begot, are able to pay their way while the struggle lasts. Grim to-day will take care of itself under the stress of passion born of desire to win. It is the reckoning of that uncertain to-morrow that will prove to be the problem.

You cannot bankrupt a nation any more than you can ruin an individual so long as brains and energy are available. Peace, therefore, will not find a ruined Europe, but it will dawn on a group of depleted countries facing enormous responsibilities. War ends, but the cost of it endures. Just as present millions are paying with their lives, so will unborn hosts pay with the sweat of their brows. Meanwhile, our financial stake in the great struggle is secure. How much more we shall have to put into Europe's red pay envelope remains to be seen. In any event, we have learned how to do it.

UNIVERSAL Christmas Gifts

Because of their daily utility as well as their attractiveness, make a Merry Christmas last the whole year through and recall pleasant recollections of the giver every time they are used.

UNIVERSAL Home Needs

Simplify your Christmas shopping by using this page as a gift list. Dealers everywhere are making displays of UNIVERSAL Home Needs and you will find it an easy matter to pick out just the right gift at the price you wish to spend.

If you're going to give electrical gifts plan your shopping trip to come during America's Electrical Week, December 2nd to 9th.

On sale at good stores everywhere. Write for Free Booklets.

LANDERS, FRARY & CLARK
702 Commercial Street
NEW BRITAIN, CONN.

THIS TRADE MARK
UNIVERSAL
IS ON EACH PIECE OR LABEL

The Gift of Gifts for Christmas

Can you imagine a more wonderful Christmas gift than the Cole-Springfield Toursedan?

As you see it here this beautiful car is a closed sedan. It has all the comforts and touches of luxury usually found only in enclosed vehicles.

Yet in a minute or two it can be transformed into an open car. Windows and uprights can be stored away, leaving it entirely open. Only the top is stationary.

The Toursedan is actually an open and closed car in one. It has all the conveniences of both types and a perfect year 'round utility possessed by neither.

Under the Toursedan body is the matchless Cole Eight chassis. It is the largest, yet comparatively the lightest, eight-cylinder car built.

The 70 horsepower motor is a wonder for smooth, vibrationless action and lightning quick response.

Investigate this car. The Cole dealer is ready and anxious to help you.

Order now for delivery on Christmas morning.

Cole Motor Car Company, Indianapolis, U. S. A.

Cole 8

Prices subject to advance January First

Seven Passenger Cole Eight Touring Car	$1595
Four Passenger Cole Eight Roadster	$1595
Seven Passenger Cole-Springfield Toursedan	$2195
Four Passenger Cole-Springfield Tourcoupe	$2195

THE SPENDER

(Continued from Page 5)

something or other when he saw smoke coming from the oven, and asked:

"Ought they to smoke before breakfast?"

She rescued them just in time; and during the entire meal it was as though they twitted her about something.

Stetson spent most of his time at breakfast reading the Help Wanted columns in a vague hope that he might run across something there for Dick. He marked several, and later, on the train, pointed them out to him. But the young man's thoughts were elsewhere—back in the kitchen where the biscuits had almost burned.

However, he saved the clippings; and when Stetson suggested that he come on to the office with him, Dick nodded.

"I want to make sure H. K. has recovered from the shock, anyhow," he said.

H. K. came in later than usual that morning. It was almost ten o'clock when he called:

"Stetson!"

The latter hurried in.

"Stetson," faltered H. K., "do you know my nephew's address?"

"No, sir; but—he is downstairs if you wish to see him, sir," he said eagerly.

H. K. looked suspicious for a second. He gripped the arms of his chair.

"Yes," he said slowly; "I'd like to see him."

Stetson went out of the office with a haste almost unseemly.

"He—he wants to see you!" he gasped to Dick.

"He isn't sick?"

"I don't know. He doesn't look quite natural," confessed Stetson.

Dick went up the stairs two at a time and burst in upon H. K., who was sitting rigid.

"Dick," trembled Bisbee, "I discharged you yesterday."

"Yes, sir."

"I've been thinking it over, and—well, I guess I'm about through."

"What do you mean, sir?"

Bisbee stumbled on: "If you want to come back, why—I'll let you do anything you want."

"Spend for you?"

Bisbee's muscles twitched. He nodded. The young man hesitated a moment; then moved forward and impulsively seized his uncle's hand.

"You said you were through, sir!" he exclaimed. "You wait and see! Good Lord! You're just starting on your second lap."

He stepped to the telephone.

"What are you going to do now?" H. K. inquired nervously.

"Call a taxi," answered Dick.

H. K. smiled weakly.

"I—I was afraid you were telephoning for an ambulance," he said as he sank back into his old swivel chair.

His Thoughts Circled Toward Helen, Who Looked Like a Freshly Blossomed Flower

III

THE family hotel where H. K. had lived for fifty years gave Dick the impression of an old gentleman who has grown careless of the soup spots on his waistcoat. It was in its dotage. The office smelled musty, and it was apparent that for a number of years an attempt had been made to make washing powders take the place of paint. It had become scarcely more than an asylum for aged hotel servants, who attended to the meager wants of aged New Yorkers who lacked the energy to move.

"It smells like a museum!" commented Dick as he entered by his uncle's side.

The elevator to the fifth floor moved drowsily and left them in a hall covered with threadbare carpet. H. K. led the way the length of this and, drawing a big brass key from his pocket, unlocked the door to his room. Dick entered and glanced about. Patched yellow curtains hung over smoke-stained windows. In the dim light that filtered through he made out a wooden bed, a few uncomfortable-looking chairs, a white marble mantel, and a faded green carpet on the floor. It was a room that in five years would make an old man of a young one. It was worse than he had dared to hope. A smile spread over his face as he studied one hideous detail after another.

"Fine!" he exclaimed. "A man couldn't ask for a better chance than this at the start." He threw off his coat. "Have you a trunk?" he inquired.

"I—I think there's one in the closet," answered H. K.

He settled himself in a chair and looked on. Dick brought out the trunk, a dust-covered relic of the past. He examined it a second and replaced it in the closet. Then he stepped to the telephone book, found the number of a leather-goods house he had passed several times, ordered, with some detail, the trunk he wanted, and concluded with the request: "Call a taxi, please, and deliver it here at once."

"Now," he said as he turned back, "I'll go through your things, sir. If I throw out anything you want, let me know."

He brought from the closet three old suits, long since discarded, but saved. He tossed them into the middle of the room. From the bureau he brought forth worn-out shirts, cravats either frayed or faded, and many pairs of old shoes. These, too, he tossed into the middle of the room. From another closet he brought out still other garments, only to add them to the pile; in fact, except for a few toilet articles, a gold-headed stick, an old photograph or two and a few odd papers, he found nothing worth saving in the whole room.

Bisbee looked on in a sort of trance. It was almost as though he had died an hour ago and now—but the ghost of himself—had returned to earth for a brief space to watch his heir go through the effects of the late Horace K. Bisbee. Yet he felt no resentment. He experienced a curious sort of detached interest. It was something to be able to look on.

Though he had no very firm convictions as to just what his condition in the after life might be, he was fairly certain that the deceased seldom enjoyed even as scant a privilege as this. He was still able to observe, still able to speak, still able to act—though he had not the slightest desire in the world to do so. Upon the assumption that he had died a few hours before, he was enjoying so much more than the average dead man that he really found a great deal upon which to congratulate himself. Relatively he was much better off than those old friends of his whom he had seen tucked away, dumb, senseless, inanimate. He had always pitied them from the bottom of his heart, and had marveled that it was possible for them to look so much at peace. They were so helpless—so utterly in the hands of others.

When the trunk arrived, spick and span and worthy of a millionaire, Dick found he had saved scarcely enough to make a rattle in it.

"Kind of puts these old togs to shame, doesn't it?" he observed with a happy smile. "Now, if there is any little thing out of the pile you want to keep for a souvenir ——"

Bisbee shook his head. Unless one kept everything, there was no use in keeping anything. Dick strapped the trunk and called a man to carry it down.

As Dick took his uncle's arm and led him out, the latter did not ask where he was going. He did not care. That he was able to go anywhere was in itself enough to be glad for; he liked the firm grip of the young man's hand on his arm. It gave him a sense of reality. So he found himself, in a few minutes, in a taxi—the second one for that day. Dick gave the driver an address.

Half an hour later H. K. was sitting in his private suite in one of the new hotels, surrounded by everything that a thousand men had been able to plan for beauty, comfort and cleanliness. To him it was as though he were living on another planet.

So it was to Dick that evening; for he took the six o'clock train, with Stetson, back to Helen. As on the way down he told the former of the happenings of the day Stetson looked both amazed and worried.

"Do you think he's quite normal?" he ventured to ask.

"For the first time in his life," declared Dick. "What he's done is to disinherit me."

Dick made that statement with an enthusiasm that left Stetson speechless.

"In favor of himself," went on Dick. "Why in thunder don't more men do it? It's going to give him a chance—and myself too. I can earn my own way now. I'll take you up on that offer you made yesterday if it's still open."

"To stay with me?"

"If you'll let me pay my share."

"But ——"

"I have a hunch I'll need your help and—Helen's, before I'm through," explained Dick.

IV

H. K. WOKE the next morning to find the sun warming through the drawn shades to the lace curtains of spider-web fineness. It brightened the soft carpet and made little pools of light on the spotless white-enamel furniture. He was lying in a broad bed, between sheets of snow-white linen. Everywhere his eyes turned they met details of fresh beauty. Everything was bright; everything was sound and new. Everything was of to-day and to-morrow; nothing of the past.

He did not analyze his emotions to this extent. He was content merely to lie there, with a joy that was something akin to having been rescued from a tomb. If his former quarters were not precisely that, they were certainly in the nature of a receiving vault. There one waited. There the morning brought reminders of fifty years ago; and fifty years ago makes a man of twenty seventy. That turns the present into the past; and the future—those who thought of the future did so with a frown.

He had slept better than he had for ten years. He had fallen into a long, blissful period of unconsciousness as soon as Dick left. And now he was waking. Here was something in itself worth being glad about. He knew many a man who, if given the chance, would have paid out half his fortune—half?—the whole and as much more as he could borrow!—for the naked privilege of waking up just once more. He had his five senses with him—he could see, hear, taste, smell and feel. He was alive in a world that was alive. He had always taken being alive for granted. Now it was an acute consciousness.

For fifty years he had risen at seven and been at the office at eight. It was now nine. Still, he did not think of his desk and old swivel chair. The firm of H. K. Bisbee had ceased to exist for him. Only H. K. Bisbee existed. That was the important thing.

He heard a rap at his door.

"Shall I arrange your bath, sir?"

He answered "Yes" mechanically.

(Continued on Page 43)

START the day on Wingfoots—the play way of walking. *Wingfoot* part-way to work.

Get fresh air a-plenty as you jog along and see how you'll meet your day's tasks with a smile.

Friend Neighbor will join you before many days. For *wingfooting* quickly makes friends.

The Goodyear Tire & Rubber Company guarantees Wingfoots to outwear any other rubber heel. A new pair free if yours do not.

Wingfoots in black, white and tan, for big folks and little folks—50 cents—put on by shoe dealers and repair men.

The Goodyear Tire & Rubber Co.
Akron, Ohio

WING FOOT HEELS

GOOD YEAR AKRON

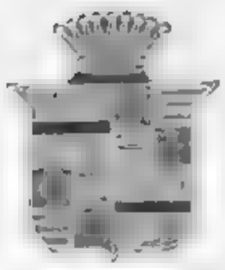
Cadillac Satisfaction is Complete --not Comparative

MOTOR car satisfaction depends largely upon what you are expecting.

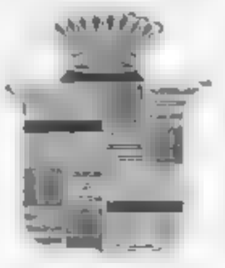
For instance, there are almost as many degrees of *quiet* as there are makes of cars.

And then, there is the quiet of the Cadillac, which is a thing beyond—a thing unique in itself.

Steadiness is purely a relative term, differing in degree with different cars.



Many a car might satisfy you in that respect until you had experienced the effortless ease of the Cadillac—then you are spoiled for *less luxurious roadability*.



You may have experienced what you believed to be the acme of travel comfort.

But when you come to the Cadillac, you know that you have found what *travel comfort really is*.

The gallantry with which many a car struggles up a hill, thrills you with pleasure, until you have mounted a hill in the Cadillac.

Then it dawns upon you that you have not known before, what *hill mastery* really means.

The Cadillac does not triumph over a hill by hard work—it breasts the brow of it as a bird breasts the breeze.

You may travel many a pleasurable mile in many a car, and still never be free from the discomforts of *vibration*.

But when the Cadillac shows you true smoothness, then you see how much *more pleasurable* every mile might be.

A man can be comparatively comfortable in one chair, or one car, and infinitely *more comfortable* in another chair—or in a Cadillac.

It is the *increased measure* of comfort they enjoy which makes Cadillac owners impatient of anything less comfortable.

Their thought is—why should we be content with *comparative* comfort when it is so easy to secure the *superlative?*

It is the seemingly little things *that are the really big things* in motoring—things in which the Cadillac shows you the difference.

Surely, no one who gives the subject real thought would let a few hundred dollars first-cost stand in the way!

It is the difference between merely traveling, and traveling in luxury.

It is a difference that affects every moment of every hour you ride in a Cadillac, from one end of the year to the other.

Of course, you can be content with less and still get over the ground—but is there any good reason why you should not get over the ground with the greatest possible enjoyment?

The more you study the subject, the more you will be convinced that you are entitled to the most that motoring can give you.

And that decision means—the Cadillac.

Cadillac coach-builders have provided eleven styles of bodies from which Cadillac purchasers may choose, as follows:—Seven-Passenger Touring Car—Four-Passenger Phaeton—Two-Passenger Roadster—Four-Passenger Club Roadster—Four-Passenger Convertible Victoria—Seven-Passenger Convertible Touring Car—Four-Passenger Coupé—Five-Passenger Brougham—Seven-Passenger Limousine—Seven-Passenger Imperial—Seven-Passenger Landaulet.

CADILLAC MOTOR CAR COMPANY DETROIT, MICHIGAN

Cadillac Standard of the World

(Continued from Page 41)

A servant entered—a young servant with red cheeks. The man stole into the next room and H. K. heard the sound of running water. He heard it—heard the running of water. It was an insignificant fact, but it brought a smile to his thin mouth.

The servant entered again.

"The bath is ready, sir."

H. K. went into the tiled bathroom. All was white and shining. Dimly he recalled that, in his youth, so it was he had conceived celestial furnishings to be. But now he felt the play of water on his skin, and the big Turkish towel he used was not diaphanous.

His old suit was arranged upon a chair. In some mysterious way it had been sponged and pressed during the night. It looked much better than it had, but he wished it were newer. There was too much of the past about it.

"The barber will be here directly, sir," announced the servant.

H. K. had always shaved himself. He had saved fifteen cents a day by so doing. Of late it had been something of a task, because his hand was not so steady as it used to be.

He gave himself into the hands of the man who came in. He had merely to close his eyes a few minutes and he emerged clean-shaved, with his face cool and unscarred. He passed his hand over his cheeks in a sort of daze. He was standing so as Dick entered with a hearty "Good morning!" He looked as though he had grown a year younger during the night.

"How did you sleep?" inquired Dick.

"Very well," answered H. K.

"You look it. How do you feel about breakfast?"

"I'm ready, Dick."

It had been his custom to snatch a bite at a dairy lunch on his way to the office. The meal had been scarcely more than an irritating interruption. This morning he was led into the large, cool dining room of the hotel, where time was measured in hours, not minutes. Quite automatically H. K. ordered doughnuts and coffee; but Dick shook his head.

"No, sirree!" he declared. "You're underweight."

"Then order for me," submitted H. K.

Dick ordered half a grapefruit, a cereal and a chop.

"Aren't you having anything?" inquired Bisbee.

"Had my breakfast long ago!" answered Dick.

"I wish you'd waited."

"Can't afford to dine here yet," answered Dick quite frankly.

"Eh?"

That last word, "afford," jarred on Bisbee.

The young man leaned forward across the table.

"I think this ought to be a business arrangement, sir," he explained. "When it comes to the spending of your money I want to keep our accounts separate. I don't want any more than I earn. Honest, I'd like to dine here sometimes, and if I make good I'll join you later on. Only I want to pay my part out of my own pocket."

"You're welcome to share what I have," answered Bisbee.

"Thank you, sir. But—well, I wouldn't feel quite right about it. I wouldn't feel as free as I want to feel to spend for you if I did that. Now while we're about it, sir, we may as well make the business end of it clear; and then we won't have to mention it again."

"I'd rather not mention it now," answered H. K.

"So would I," nodded Dick; "but I think it's better. You said that, on the old basis, you expected any man who received a dollar from you to earn another dollar for you."

The old basis—that seemed a century ago! Bisbee frowned.

"Yes."

"Then, if it's agreeable to you, sir, we'll put it that way on the new basis; I'm to have a dollar for every dollar I spend for you."

Bisbee waved his hand, as though to dispose of a disagreeable subject.

"Very well, Dick."

"I'll make up my accounts each week and you'll check up the bills. Anything you don't feel you're getting full value for you can strike off. On the balance we'll share and share alike."

Bisbee nodded.

"Then we won't mention it again," concluded Dick. "How is your grapefruit, sir?"

"Very good indeed! Very good indeed!" answered H. K.

V

IT WAS twelve o'clock before H. K. reached his office that day, because he had to spend over an hour at his tailor's. The task was not arduous, because all he had to do was to submit to being measured. Incidentally Dick stopped with him at a haberdasher's and exchanged his old hat and cravat for new ones.

"We can't waste more than an hour here, sir," said Dick as H. K. sank into his swivel chair. "Can't you just run through your mail and turn it over to Stetson?"

Bisbee was through in even less time. He indorsed a batch of checks for deposit, signed a few more in payment of bills due, and O. K.'d the day's orders. He did not even glance at the market quotations. The office seemed close. He wanted to get out. He listened to Stetson dully.

"Can't you attend to those matters?" he asked impatiently.

"If you wish, sir," answered Stetson.

To Bisbee there was something incongruous in his being there at all. Those things of which Stetson spoke had to do with the late H. K. Bisbee. He had died yesterday, and now it seemed scarcely decorous for him to haunt the place. He put on his new hat and was standing at the door.

"Come on, Dick!" he called impatiently.

"Right, sir."

They took a short drive through the park before returning to lunch.

It was a week later when Bisbee, in evening clothes, sat in his room opposite his equally well-groomed nephew following dinner—a faultless dinner, ordered by Dick and served in a dreamy haze of music and laughter and beautiful women. Dick had a memorandum book and H. K. was listening with detached interest.

"You'll please stop me, sir," Dick was saying, "when I come to anything you want to check off. Remember that we don't count in anything you don't feel you've had your money's worth of."

"Very well, Dick."

"Your bill at the hotel here," he began with some pride, "totals one hundred and thirty dollars."

If Bisbee caught his breath it was purely a subconscious reaction. This was more than he had been spending for a month in his old quarters—considerably more. If he were now computing in the old way he would have reckoned that he was spending, at this rate, the interest, at five per cent, on one hundred and thirty thousand dollars. But, looking at it another way, of what use was interest to a man after he was dead? Supposing he saved that amount, it left him only that much more to dissipate at a single throw in the end. If he did not spend it now someone would spend it after him. That was the law. To the extent of this one hundred and thirty dollars he was his own heir—spending his own inheritance.

"That isn't so bad as a starter," Dick complimented himself. "Anything you want to cut out?"

"Nothing," answered H. K.

It was like asking a dying man if he wished to cut out a week of life to decrease the expense of living. Or, to put it another way, it was like asking a dead man if he would consider that amount too much for an extra week of life. He glanced about the room and settled farther down in his chair with a little chuckle of content. To a man lately confronted with the prospect of giving away a million, one hundred and thirty dollars seemed petty enough.

"Your wardrobe, sir," announced Dick after considerable figuring, "totals, this week, six hundred. That's going fine; but the trouble is, we shan't be able to keep up the pace, because you're pretty well supplied now. This includes your morning suit, afternoon suit, evening clothes, shoes, cravats, hats, underclothes, two new coats, and odds and ends. Anything to come off?"

As Bisbee looked up he caught sight of himself in the long cheval mirror opposite. Had he met himself last week in such attire he should have required a letter of introduction to have recognized himself. His neatly fitting dinner coat and white waistcoat gave him the figure to which he was justly entitled, but which until now had been concealed beneath shuffling clothes. He was tall and still thin at the waist. His creased trousers came down over silk socks to his patent-leather pumps. H. K. had always been lost in a crowd; but now, when he entered the dining room, he found people turning to look at him with inquiring glances as to who he was. His silver-white hair first arrested their attention; then his stern, thin face; but it was the Fifth Avenue tailor who finally determined their belief that he was either a United States Senator or a foreign diplomat, with the probabilities in favor of the latter.

"Nothing to come off," answered Bisbee.

"That brings us down to taxis and miscellaneous items. These amount to only forty-five dollars. But the total, sir, isn't so bad—seven hundred and seventy-five. When you add my salary to this it brings it up to fifteen hundred and fifty dollars."

Dick handed his uncle a check with the amount filled in. The latter signed it unhesitatingly.

VI

YET the second week showed a decided dropping off. With nothing more to buy in the way of clothes for H. K., Dick was able to spend for him only one hundred and seventy dollars. This included the hotel bill of one hundred and thirty. The miscellaneous expense, upon which Dick was now dependent, fell to the paltry sum of forty dollars. This was made up almost wholly of taxi hire. That same week the firm did a business of thirty thousand dollars, with a net profit of over five—did it in spite of the fact that H. K. was not in the office four hours a day. The wheels of the big machine he had constructed simply went round and round of their own momentum, grinding out the dollars.

Dick made several experiments that week. He took his uncle to a sentimental comedy, to the Winter Garden and to a concert; and, though he himself enjoyed them all, H. K. was so obviously bored that Dick did not include this expense in his itemized account. He was out some twenty dollars as a consequence.

The third week showed a still further decline. H. K. had been putting on weight so rapidly that he found it necessary to be a little more careful of his diet and take more exercise. This meant fewer taxis. It also spiked a desperate scheme Dick had to purchase a car for H. K. and employ a chauffeur. His uncle needed the walk to and from the office as, also, he needed sleep at night. H. K. was retiring at nine now and sleeping soundly until eight—a wholesome but decidedly inexpensive form of amusement.

When Dick made up his account on the third week, the total reached one hundred and twenty dollars. His own salary brought this up to two hundred and forty; but this was less than ten per cent of the net profit the firm of H. K. Bisbee earned during the same period. As Dick, with a somewhat worried look, submitted the check to H. K. for his signature, the latter paused before signing it.

"Sure you haven't left anything out of this?" he inquired.

"Not a thing," answered Dick.

"It's smaller than last week."

"Yes, sir."

"And last week was smaller than the week before."

"Yes, sir," Dick was forced to admit.

"That isn't very good business, is it? You're not even holding your own."

"That's true, sir."

"If I employed you to earn for me, and your capacity fell off at this rate, I'd have reason to complain, wouldn't I?"

Dick studied his uncle a second. The man was apparently in earnest. At any rate, he was dead right. What he demanded was efficiency, and if he employed a man to spend for him he was justified in expecting results showing better with each passing week.

"I'm sorry, sir," apologized Dick. "You mean you wish me to resign?"

"What good would that do?"

It would only leave him with so much more to spend.

"We might travel," suggested Dick on the spur of the moment.

"I'm too comfortable right here," objected H. K.

"I'm glad of that, sir; only—well, it's just that which makes it difficult. You seem to have everything you want."

And yet when a little later Dick said good night and went out, H. K., left alone, stared at the closed door with a hungry look in his eyes—not of the flesh, but of the soul.

He was comfortable enough physically—more comfortable than he had ever been. He was still acutely conscious of that. He was not able to think of a single luxury that

Concluded on Page 46

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Room with private bath	$3, $3 50, $4 and $5
Two persons	**Per day**
Room with detached bath	$3, $3 50 and $4
Room with private bath	
Double room	$5 to $8
Single room with double bed	$4, $4 50 and $5
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Two persons	$5 to $8
Three persons	$6 to $9
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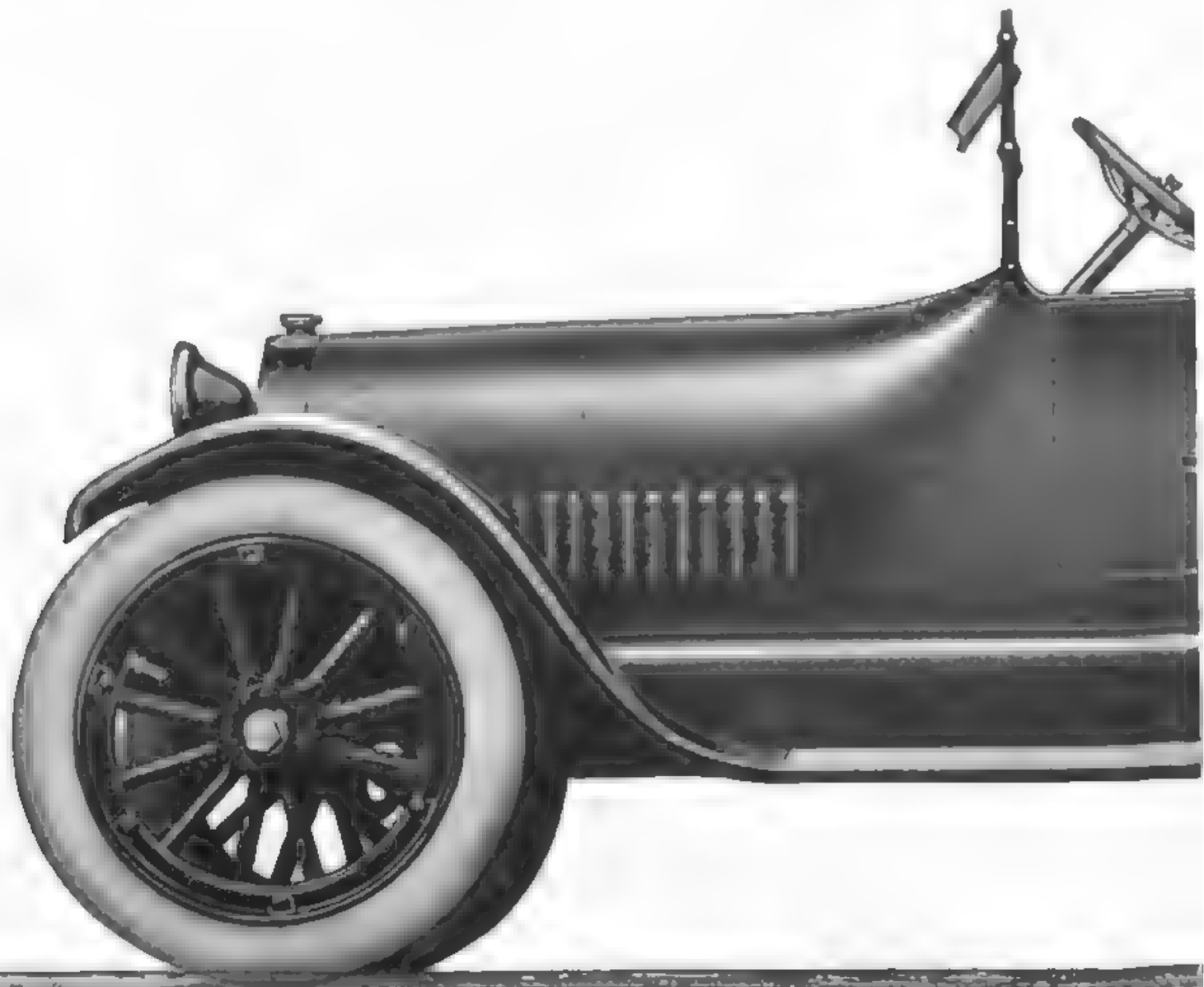

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FOUR

Body—7-passenger—2 auxiliary chairs in tonneau sliding under rear seat when not in use. Divided, reversible front

Upholstery—straight-grained, semi-glazed genuine leather.

Color—Body in gun-metal with white striping—aprons and crown fenders, black enamel.

Wheelbase—112 inches.

Motor—4 cylinders—cast en bloc. L-head type—developing full 40 horse power—3⅞-inch bore x 5-inch stroke.

Carburetor—improved Schebler model.

Gasoline system—vacuum feed from tank in rear.

Clutch—cone type.

Transmission—three speeds forward and reverse.

Rear Axle—Studebaker full-floating, complete Timken bearing equipment.

Brakes—15 x 2 inch drums.

Springs—rear, underslung, ¾-elliptic, 51 x 2 inches—front, semi-elliptic, 38 x 2 inches.

Tires—34 x 4 Goodrich.

Ignition—Generator-storage battery ignition with Remy coil and distributor.

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Storage Battery—Willard 3-cell, 6-volt, 100-ampere hour.

Top—mohair, leather edged; with Blackmore door curtain opener. Windshield—self-ventilating rain-vision, overlapping storm-proof top.

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FOUR Chassis	$850
FOUR Roadster	930
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STUDEBAKER NEW SERIES 18 CARS, with seven new, special and exclusive improvements, are FINE CARS, warranted by us to completely satisfy the most particular and fastidious persons. We believe these cars represent the greatest automobile values ever offered to the buying public, and that persons accustomed to paying $2000 or $3000 for cars will, upon examination, concede that these Studebakers equal ANY such cars in quality of material, design, workmanship and finish, and also concede the truth of our statement that THE DAY OF HIGH PRICES FOR FINE CARS HAS PASSED.

The Series 18 cars are leaders in the industry, history makers, which put Studebaker in the lead with new and greater values at popular prices. Studebaker has led the way in nearly every forward step in automobile construction in which the owner profited. STUDEBAKER WAS THE FIRST

—to produce a six-cylinder car selling for less than $2000;

—to produce a 50 horse power car selling for less than $2000;

—to produce a seven-passenger car selling for less than $1000;

—to establish a uniform, international service system for owners;

—to produce the now popular crown fenders;

—and, finally, Studebaker was the first manufacturer of FINE CARS to offer its product at medium prices, thus leading the way to greater values and compelling other manufacturers to increase values and reduce prices.

Studebaker has $13,000,000 invested in the most efficient and modern plants, in which it manufactures all of its engines, axles, transmissions, differentials, bodies and tops. Middlemen's profits (parts makers) are almost entirely eliminated in Studebaker selling prices. It is necessary to pay from 50% to 100% more than Studebaker prices for cars of corresponding value.

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EW STORM CURTAINS. Of the recent Blackore design and patent, opening with the doors and hereby preventing crouching and crushed hats.

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EW WINTER TOP. Made exclusively for Studeaker cars. Noiseless. Quickly and easily put on or ken off, and fitting perfectly.

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Improvements have been made in the Series 18 Motor, insuring greater smoothness, flexibility, quietness and economy. All noticeable vibration has been eliminated by superior piston design and the stiffening of the motor frame.

The Studebaker-Schebler carburation system has been developed so that both the FOUR and SIX are the most ECONOMICAL motors on the market in ratio to power. Studebaker lubrication has been further improved. The chassis frame is the same strong, light construction which has characterized all Studebaker cars. The full-floating rear axle construction remains the same in principle as heretofore, but has been further improved and strengthened.

The Four-Cylinder car still remains a seven-passenger forty horse power car, the Six-Cylinder car still remains a seven-passenger fifty horse power car. The most powerful cars in the world at their prices.

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SIX

Body—7-passenger—2 auxiliary chairs in tonneau sliding under rear seat when not in use Divided, reversible front seats

Upholstery—straight-grained, semi-glazed, genuine leather.

Color—Body in gun-metal with white striping aprons and crown fenders, black enamel

Wheelbase—122 inches.

Motor—6 cylinders—cast en bloc—L-head type—developing full 50 horse power—3⅜-in. bore x 5-in. stroke.

Carburetor—improved Schebler model

Gasoline system—vacuum feed from tank in rear.

Clutch—cone type.

Transmission—three speeds forward and reverse

Rear Axle—Studebaker full-floating, complete Timken bearing equipment.

Brakes—15 x 2 inch drums.

Springs—rear, underslung 3-elliptic 51 x 2 inches front, semi-elliptic, 38 x 2 inches.

Tires—34 x 4 Goodrich.

Ignition—Generator Storage battery ignition with Remy coil and distributor.

Electric system—separate unit Studebaker-Wagner

Storage Battery—Willard 3-cell, 6-volt, 100-ampere hour

Top—mohair, leather edged, with Blackmore door curtain opener. Windshield—self-ventilating rain-vision, overlapping storm-proof top.

PRICES

SIX Chassis	$1090
SIX Roadster	1170
SIX Touring Car	1180
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(Concluded from Page 43)

could add to his pleasure in this direction. His five senses were fully satisfied. They were not so sharp as they once had been, and demanded little.

It seems, then, that he had exhausted the capacity of his little life. He had merely enlarged his tomb and made it somewhat pleasanter. That was not much to have toiled for for fifty years. He could have stopped at the end of twenty and been able to afford this much. If so, the subsequent years, with their subsequent accumulation, had been wasted. So it might have seemed had it not been for this vague, unsatisfied longing with which he was left as Dick went out.

He would have liked to take the boy's arm and to go with him into that corner of life to which the young man's light footsteps led him with such eagerness every night. He was sure it was not Broadway. The lad came back every morning too fresh and jubilant for that.

Besides, the few evenings he had ventured forth with him along that thoroughfare in the hope of finding what he craved, it was not until Dick had brought him back here and was leaving that he saw in the young eyes the true light of youth—the light that left his own old heart feeling strangely empty.

He would have liked to go with him, but he was not asked. The door was closed upon him; but—what if he should open it again, himself, and peek in?

It was on a Friday when Dick went out at seven. No sooner had he closed the door than H. K. seized his hat and cautiously followed. The boy was walking; and H. K. stepped into a taxi, with instructions to the driver to follow the young man. It was a simple enough thing to do, because the lad went straight to the Grand Central. H. K. handed the driver a five-dollar bill and followed to the train. With his hat well over his eyes, he took a place in the rear of the car into which Dick climbed. He had no ticket, but he paid his fare to the last station on the route, as the conductor studied him with suspicion.

When the boy rose he rose, and found himself having difficulty in keeping pace with the younger steps as the young man made his way to an unknown house. A few minutes later he shrank back out of sight as a slight girlish figure in white came down the path to meet the lad.

"Hello, Dick!" she greeted him.

He saw Dick place his arm about the slim waist and brush the girl's cheek with his lips as, protesting, she tried to withdraw.

"You shouldn't do that!" she exclaimed.

"It's what I wait for all day long," he laughed. "Let's stay out here a little while, Helen."

"Only a minute," she answered. "Dad is feeling sort of blue and we must cheer him up."

"What's the matter with him?"

"Money! Money! Money!" she answered. "Oh, Dick, I wish I had a million dollars!"

"I wish I had it to give you," he returned.

"I think I'd rather have it just fall from the clouds," she answered.

"Why?" he asked in surprise.

"Because," she hesitated—"because I'd want to feel free to spend it in my own way."

"I'd let you do that," he declared—"only, you'd get stuck, little girl. True as preaching, you'd get stuck as badly as I if you tried it."

She shook her head.

"This would be different, because—you see, I wouldn't have to spend it on myself."

"You mean you'd give it away?"

"You sound like H. K. when you talk like that," she complained.

H. K. shrank farther back into the bushes by the side of the road. The moisture started on his brow.

"I'm so sorry for him I'd hate to see you in the same hole," replied Dick.

"Why do you speak as though giving away were the same as throwing away? Is it so you'd feel if you gave me my million?"

"You know better!" he answered earnestly.

"There's so little we can do just by ourselves, Dick dear—even in spending. That's because each life by itself doesn't count for much.

"But if we branch out and help others—why, we have the whole world ready to help us. If I had a million dollars ——"

"Yes?" he interrupted eagerly.

"I'd give you five thousand a year. Don't you think I'd get my money's worth out of that?"

"If I can't earn my own way ——" he protested.

"S-sh! You'd accept it from me as I'd accept it from you. Then I'd raise dad's pay to five thousand."

H. K. leaned forward. He thought he caught a resemblance. This was Stetson's daughter.

"It would add ten years to his life. Don't you think I'd get my money's worth out of that?"

"Now you're talking!" agreed Dick.

"Then I'd give that, or more, to a minister I know, who'd make dozens of people happy with it. Wouldn't that make me happy too? Why, all I'd be doing would be to get them to help me spend! I don't know but what it's selfish, Dick."

"You're a wonder!" he declared.

"So I could go on and on and on," she concluded. "You see, there's no limit."

"Good Lord! If only I had a million to give you — —"

"Helen!"

It was Stetson's voice.

"Coming, father!" answered the girl.

Side by side the two figures went up the path. H. K. sat down by the roadside and passed his hand over his forehead.

VII

H. K. SIGNED the check Dick presented to him on Saturday night—a check for two hundred and twenty dollars—and then leaned back in his chair with a frown.

"Dick," he said, "I'm sorry, but—I shan't need you after to-day."

The young man flushed.

"I don't blame you, sir," he nodded.

"I'm going to look after this end of the business myself," H. K. explained.

"I wish you success, sir."

"Thanks," replied H. K. curtly. "But I shall need someone in the office. If you want to undertake that—Stetson can break you in—I'll pay you five thousand a year."

Dick sprang from his chair.

"You're in earnest, sir?" he stammered.

"Why not?"

"Only, sir—you don't know what that means to me!"

"Perhaps—perhaps you don't know what it means to me," answered H. K.

Dick grasped his uncle's hand with a grip that brought the warm blood to the latter's cheek.

It was a grip that spelled friendship—comradeship.

"You've given me a big job, to fill your shoes there," said Dick; "but, if you can help a little and give me a little time, I'll do my best. The finest woman in the world is waiting for me to make good, sir."

"Woman?" queried H. K.

"Helen," replied Dick. "I want you to meet her, sir. She's like a breath of spring. She—why, perhaps you know her. She's Stetson's daughter."

"I've never met her," answered H. K.

"Then—say, why can't you come down with me to-night? I'm stopping there, and ——"

He placed his arm about his uncle's shoulder.

"Come on!" he urged. "Put on your hat and we'll start now."

H. K. hesitated.

"I don't know," he answered in some embarrassment.

"Come on; and watch her face when I tell her the news," insisted Dick.

"You see, she won't be expecting me."

"She'll be all the gladder to see you," declared Dick.

By this time H. K. found himself in some mysterious way at the door, with his hat on. Dick had his arm; and together they went out into the night—the night that had been calling to H. K. for a month. Whether they rode or walked to the station H. K. could not have told. He was moving by the side of youth, and youth was pouring into his ear a description of the wonder and beauty of this daughter of Stetson's. Youth was permitting him to share in her. It was almost as though he had found a daughter himself.

They hurried from the little station to the very spot where H. K. had gone alone the night before. The slim figure in white was there and came running out.

"Dick!" she cried. "Dick, what do you think has happened!"

She did not see in the dark the figure by the young man's side.

"What?" demanded Dick.

"Dad—oh, dad has been given a raise to five thousand! He received a letter as he was leaving the office. H. K. did it."

H. K. felt like running; but Dick had his arm. The girl had reached his side. Now she shrank back.

"Let me introduce you to H. K. himself," said Dick.

"Oh!" she cried

"He has come to dinner with us. But, before we go in ——"

He leaned toward her and whispered in her ear.

"You too?"

"It's only—what I should have done long ago," apologized H. K.

Helen caught her breath.

"Why, it's just as though I really did get the million dollars!" she exclaimed.

She took H. K.'s other arm and they led him up the path to the house, which was lighted as for a celebration. When Stetson, a bit dazed, came in, his face, too, was lighted. He held himself straighter. He repeated the same words that Dick had spoken.

"You don't know what this means to me!" he said.

But it did not seem so much to him as it did to H. K. Here were four already sharing with him the responsibility of spending. It was little enough he had done—merely turned over to them a fractional portion of capital he could not use. It was they who were giving—giving to him of their happiness, of their friendship.

It was as though he had increased his capacity for joy fourfold. By that much he had enlarged his life.

It was worth something to a man who had dined alone for fifty years to be able to sit down here with these four, and watch their smiling faces, and listen to their excited, joyful talk. It was worth something to sit, not alone, after that and, half dozing, to listen to the gay songs Dick sang, with Helen at the piano. It was worth a great deal just to look at her—so buoyant and fresh and beautiful. It was as though he were tasting of spring again.

He was getting all this in return for ten thousand dollars that yesterday had been of not the slightest use to him. Even Dick had not been able to make it of any use to him. Ten thousand dollars was of use only to those who could use ten thousand dollars. That was the secret Helen had revealed to him. The value of his fortune was gauged by nothing except his capacity to spend. As a matter of fact, in a true inventory of his estate he should be credited with only the six or seven thousand he himself was now spending, together with this ten he had found a way to use since yesterday. Instead of being rated as a man with an income of a hundred thousand dollars a year, he should be rated as a man with only fifteen thousand. The only way he could increase this income was by finding a further outlet for spending it.

H. K. fell asleep—sound asleep. He was wakened by the touch of Helen's hand upon his arm. He opened his eyes and stared at her. For a moment he felt vague, new emotions stirring within. This might have been his home—this his daughter's hand. Dick, beside her, might have been his son. Once there had been a woman—a young woman, who had since grown old—who for a little while had made him see visions like this. Then his eyes had turned away to other visions and he had lost her.

"You are to stay here to-night," Helen was saying.

"I'm afraid I'll be too much bother," he faltered.

But she took his arm and led him upstairs to a room as dainty and as fragrant as herself. It was her own room, as he learned later; and she had slept downstairs to make a place for him.

In a few minutes he was asleep again, with a smile upon his lips.

A few months later one of the confidential men of a leading mercantile agency, whose duty it is to keep track of the financial standing of the solid citizens of New York, made the following report:

"Bisbee, H. K. Always conservative; appears lately to have lost his head. Advise reducing his rating one-half."

At the same moment a white-winged messenger, whose duty it also is to keep track of the financial standing of the solid citizens of New York, flashed joyously to the Recording Angel and submitted the following report:

"Bisbee, H. K. Always a disappointment; appears lately to have come to himself. Advise doubling his rating."

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Over $15,000,000, it has been estimated, has been lost this year in raised checks alone—and every dollar could have been saved for $7.50 invested in a Dimunette. You don't hear much about these cases. The banks hush them up, the unfortunate firms or individuals who lost money aren't willing to lose more in reputation, and you can be sure that the crooks themselves keep mum.

"But I know the people who get my checks!" you say. So did those who lost their share of the $15,000,000. A check passes through many hands before it gets back to your bank. With unprotected checks your balance may be entirely wiped out, for *your bank is not responsible for more than the genuineness of your signature.*

Standard protection is the one unfailing stumbling block to the modern check raiser. Standard protection is a process of limiting the amount by forcing a heavy, acid-proof ink into the fibre of the paper, preferably over the signature itself.

The Dimunette now gives you this Standard Protection—and for $7.50. *It is made by the oldest makers of check-protecting devices in the United States* and sold by leading stationers and office supply houses everywhere. If you have difficulty in securing the Dimunette, send us check, money order or draft and we will supply you direct, delivery free.

AFTER making a purchase in a Cleveland cigar store, a customer said he wanted to send $3.50 to a creditor. He asked the proprietor to give him a check in exchange for $3.50 in money. The check was cashed after it was raised to $359.50.

TWO waitresses, paid off by an Ottawa hotel man, raised their $8 and $3 checks to $18 and $13. He found it out when his bank account showed his balance $20 short.

THREE drafts for $5 each and one for $4 were used by a clever swindler to start an account in Brooklyn. Each one was raised to 1,000 times its original value. Then, at intervals, he drew out all but $200 of the $20,000 before suspicion was excited.

A MAN bought two bracelets in a Washington jewelry store. Later he returned one and received a $5 check as a refund. Still later this check came back, raised to $500.

A YOUNG man of reassuring appearance walked into a New York bank, accompanied by an automobile dealer, and presented a certified check for $15,000, signed by the treasurer of a large Philadelphia concern. The New York cashier telephoned to Philadelphia and discovered that the check was originally drawn for $55.20.

This is DIMUNETTE, actual size. Fully protected by patents, extremely light in weight, of handsome brushed bronze effect and solid construction. It gives all the protection of high priced machines and will last a lifetime.

$7.50

In Canada $10.00

GUARANTEE
of
The Defiance Check Writer Corporation
of Rochester, N. Y.
Capitalization $350,000
to
The Users of the Dimunette Check Protector

WE HEREBY guarantee that the user of the Dimunette shall not be liable in event that one of his checks is raised or altered, and that the use of the Dimunette is in conformity with the most exacting legal obligations in the matter of care devolving upon the maker of a check.

Defiance Check Writer Corporation

GIVE a Dimunette as a Christmas present—it is a gift which may prove to be the most valuable the recipient ever received.

DEFIANCE CHECK WRITER CORPORATION

ROCHESTER NEW YORK

Defiance Check Writer Corporation
299 State Street
Rochester, N. Y.

Gentlemen:

Please send me your free book, "How Crooks Make Millions," and give me name of dealer from whom I can buy the Dimunette.

Name _____

Address _____

GOODYEAR

AKRON

CUTTING DOWN THE NATION'S FUEL BILL

Anything conserving the natural resources of this country is a national asset.

We claim this distinction for Goodyear Cord Tires.

They conserve one of the most precious energizing forces of this era—gasoline.

And it needs to be conserved.

If the scientists tell us truly, the gasoline supply of America, at the present rate of production and consumption, will be exhausted in 27 years more.

But, were every one of the three million American cars equipped with Goodyear Cord Tires, this supply would last seven years longer, or 34 years.

For Goodyear Cord Tires actually effect a saving in gasoline of approximately 25 per cent over ordinary canvas tires.

They cut the fuel cost of the nation—in direct and positive proportion to their use.

They cut the fuel cost of the individual—paying a separate return, literally in dollars and cents, to every Goodyear Cord user.

Nor does the economical advantage of these tires stop there.

It is so broad, so comprehensive, it affects almost every phase of car operating expense.

Goodyear Cord Tires cut general maintenance costs, because any motor works easier and smoother with these lively, athletic tires underwheel.

They cut car-parts costs because they ride more comfortably, absorbing road-shocks, saving springs and structure.

They cut eventual tire cost, because while priced a little higher, they wear longer and go farther.

Every advantage to be found in Goodyear Cord Tires traces straight back to their peculiar construction—a construction combining extreme flexibility with extreme strength.

Their economy, their comfort, their buoyance are due to superior resilience and activity.

Their resistance to wear, their freedom from trouble, their staying power are due to resolute and unflinching strength.

They are built up of thousands of cords placed side by side in diagonal layers, without cross-weave.

Around each cord and on each side of each layer is a cushion of quick gum rubber.

All the natural elasticity of rubber thus is joined with the multiplied stoutness of the cords, in a tigerish union of speed, spring and vitality.

They are master tires—strong and supple both.

And they are Goodyears.

Goodyears—with all such designation means in high purpose, in advanced method, in expert effort, in integrity of manufacture.

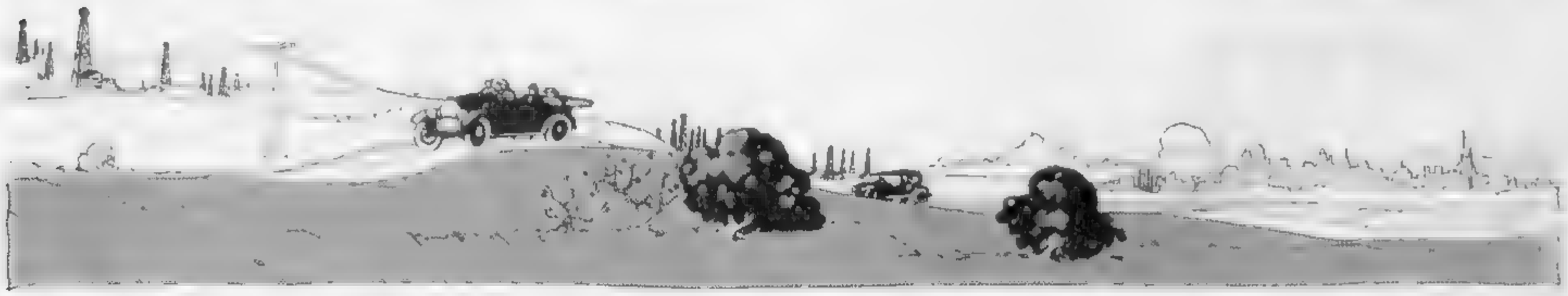
Such qualities behind them, and their effect in the product itself, have given Goodyear Cords their present commanding position in America.

Their quality makes them higher-priced—and *better*.

They come in No-Hook and Q. D. Clincher types, in both All-Weather and Ribbed treads, for gasoline and electric cars.

Goodyear Tires, Heavy Tourist Tubes and "Tire Saver" Accessories are easy to get from Goodyear Service Station Dealers everywhere.

The Goodyear Tire and Rubber Co.
Akron, Ohio



CORD TIRES

Why Smokers Do Not Switch From This Cigar

Few men smoke one brand and shape of cigar year after year

When they do they are certainly well satisfied because the temptation to try other kinds is continually before the man who smokes.

Our Panatela holds its smokers. We have customers who have smoked it regularly for four, five, six and seven years—up to fourteen years

In the first place it is mild. Then it is uniform—free burning. Its slenderness makes it a prudent choice for the constant smoker. The tobacco it is made of, and the way it is made, give to it a sweet and satisfying quality. Its cost is about half what you would pay for similar quality at a regular retail store. We sell it to you direct from our factory at what would ordinarily be wholesale price.

We make our Panatela with a filler of long Cuban-grown Havana tobacco—of a choice selected leaf that is never bought for cigars that retail at less than three for a quarter.

The wrapper is genuine Sumatra.

The cigar is hand-made by skilled adult cigarmakers in our own factory in which we take no little pride.

We are proud of our factory, of our cigar and of our way of selling it.

Here is Our Offer: Upon request we will send fifty Shivers' Panatelas on approval to a reader of *The Saturday Evening Post*, express prepaid. He may smoke ten cigars and return the remaining forty at our expense and no charge for the ten smoked if he is not satisfied with them; if he is pleased and keeps them, he agrees to remit the price, $2.50, within ten days.

Now why not accept our offer and try it?

Our Panatela is not our only cigar. We make in all seventeen different cigars, including a line of Clear Havana (all Havana, filler and wrapper). Our complete catalog, mailed on request, shows every cigar we make. All are sold on the terms of our offer above.

In ordering, please use business stationery or give reference and state whether you prefer mild, medium or strong cigars.

Shivers' Panatela

HERBERT D. SHIVERS, Incorporated
21st and Market Streets, Philadelphia, Pa.

BUCKSKIN Tires

From Factory To You

These are tires made to stand the hardest usage on every road, in every climate, under every condition. With every one of them you get a

4000-MILE GUARANTEE

for details of our special offer

THE L. AND M. RUBBER CO.
Dept. 7, Carrollton, O.
Western Dist. Office, 1436 S. Mich. Ave., Chicago

Lowest Prices in America

HERZ PLUG

SAVE YOUR GAS!

The famous "Clover Leaf" electrode of HERZ PLUG explodes the leanest mixture. Keeps your motor running like a watch. Saves valve grinding by burning up the soot. Lasts [illegible]

HERZ & CO., 245 W. 55th St., New York

ADVERTISING SPECIALTY SALESMEN WANTED.

National Organization wants hustlers to Sell Advertising Thermometers—Good Commission for whole or part [illegible]. Real ability recognized—State experience and give references in first letter.

Sales Mgr., Taylor Brothers Co., Rochester, N. Y.

Opportunity's Battering-Ram

By A. STONE

THE excitement started when J. K. L. slid in rebellion from his high stool. He had pushed down the thin legs of that stool so long that the linoleum underneath had been replaced a dozen times within his memory.

During twenty years the stool had pushed up against him until more than fourscore-and-ten trouser seats had required replenishment; for J. K. L. was not quite tall enough even to stand at his work now and then, as did the other bookkeepers.

His rebellious courage stuck until he crossed the big circular rotunda of the Lakeside National Bank to face the vice president. Then, all in a rush, J. K. L.'s protest sprang out upon that busy banker. He told the big man that in the twenty years he had sat on that stool in front of the ledger lettered J. K. & L., J. K. L. had become his name; that he had covered enough white paper with black hieroglyphics to make a cargo for a blockade runner; and that for the thousand odd weeks he had been at the bank he had received, as additional valuable consideration, "promises to pay in opportunity to learn and advance."

"For the first two or three years," he ended, "these opportunity vouchers were naturally in large denominations, to offset the smallness of my salary. At various times I've been advised that these promises of opportunity were valuable and redeemable. I'm passing in all mine now, for redemption."

Fenwick, the vice president, leaned back pompously and gazed at the rather astonishing aspirant over the tops of antagonistic glasses, rustling meantime the papers on his desk.

"Couldn't any of the three hundred-odd employees in the bank come to me with the same demand? Wherein are you different?"

"Have any of them come?"

"No."

"Then that's how I'm different."

The retort lacked all offense. It was keen but respectful. Fenwick relaxed and leaned back in his swivel chair.

"Just what is it you want, William?"

William Lavelle was J. K. L.'s right name.

"Can't you give me something that will take me out at least part of the time? The legs of that stool seem lately to get short-circuited with hell. I've got to get out!"

"Perhaps it is the spring weather," grinned the banker significantly.

He noted how lightly his clerk's thirty-five years rested on his alert, well-groomed body.

"No, Mr. Fenwick," replied J. K. L. "I've been tired of keeping that ledger for a long time, but to-day it got to the point where I couldn't stand it another minute."

Mr. Fenwick's bigness was revealed in his reply.

"I believe I understand just how you feel," he mused. "It doesn't seem so long ago that the same kind of stool got just as unbearable to me. It may be—just a moment, William," he parried, as one of the assistant cashiers announced that Mr. Lasker, of the Johnson Dry-Goods Company, was waiting. "Send him right in," directed Mr. Fenwick, apparently forgetting J. K. L., who still stood by the desk.

Mr. Lasker came in briskly and took a seat near the vice-president's chair.

"Mr. Fenwick," commenced the visitor without preamble, "we have a note for ten thousand dollars coming due to-morrow. It suits us better to renew it. I suppose you have no objection?"

"Didn't we talk of cutting this down a little when the last one was renewed?" inquired the banker easily.

"Yes, I believe we did; though I didn't understand you made it imperative. I even thought then that we might manage it, but we have constantly to increase our stock to take care of our trade. That seems to push all the time."

There Were Transactions in Notes That He Could Not Make Out

"How much do you owe us now?" queried Mr. Fenwick, though he knew well enough.

"Only three notes—ten thousand each."

"But you have been renewing them all pretty steadily for some time?"

"Yes, that's so; but if you will renew this one, we ought to be able to cut the next in two, and possibly pay it all," assured Mr. Lasker.

"The three notes mature about thirty days apart, bringing another due about thirty days from now? Am I right?"

"Yes." Mr. Lasker held his body erect and expectant.

"All right, then," agreed the vice president; "with that understanding I will O. K. for renewal the note due to-morrow."

The dry-goods man rose instantly and reached for his hat.

"Thank you, Mr. Fenwick," he said, and was gone.

The banker rested his broad, square chin in the palm of one hand; with the other he played thoughtfully with a metal paper cutter.

"William," he said finally without turning.

"Yes, Mr. Fenwick."

"Did you hear that man's story?"

"Yes."

"What do you think of it?"

"Worried and uncandid. I have both his private account and the Johnson account on my ledger. They seem to lack poise and ballast."

"A firm's bank account tells many things, and I don't quite like the way they have been handling theirs lately. I am afraid there is something seriously wrong. Now, William"—he looked sharply at J. K. L.—"I am going to redeem all those opportunity promises of yours on the condition that you bring them to me properly indorsed by deeds. This bank always does that whenever vouchers are really properly presented. I am going to give you a trial on some work outside."

"Thank you, Mr. Fenwick," responded J. K. L. alertly.

"You have expressed a somewhat unfavorable opinion of a concern and its manager," continued the vice president. "Go out now and bring me facts to support it. I want facts that will tell us whether the loan of thirty thousand dollars we made them is good or bad."

J. K. L. knew that Mr. Fenwick was through with the interview and would not permit another word. The bookkeeper had asked the vice president for something outside and got it; it was up to him now to make good.

Slowly back across the circular rotunda went J. K. L. until he reached his own high desk. He shoved the shiny-topped stool in front of the big ledger and scrutinized the account of the Johnson Dry-Goods Company. Making a memorandum he turned to the private account of Mr. Lasker. Then he left the bank and went home to change his clothes. He wanted to look shabbily respectable and willing to do any kind of honest work. Most of his wardrobe was already well adapted to his purpose, especially a pair of trousers the tailor had spoiled by not matching any too closely the cloth which made good the stool's ravages. A coat that had shrunk some in its frequent trips to the cleaner, shoes that looked unhopeful, and a straw hat that had seen much of the ten-cent cleaner the corner druggist bragged about, completed the simple disguise.

Half an hour later, when he presented himself at the office of the Johnson Dry-Goods Company, he really looked as if he needed the employment for which he asked.

"Don't need any help in the office; might try in the shipping room," he was told. "Right out back, through that door."

"Nothing doing here, son," said the shipping clerk who occupied a hencoop in the middle of the big room, where goods were apparently scattered about without order. "But they may need a spare hand on the trucks. Say, Drysdale," he called; "didn't you say you wanted a man?"

The shipping clerk pointed a pencil at J. K. L. and resumed his work. Drysdale edged toward J. K. L., glancing dubiously at his uncalloused white hands.

"I want a man to ride the back end of this big motor truck, to prevent theft and to help unload. Do you think you are heavy enough?"

J. K. L. was busy sizing up several trucks, all loaded to the top ready for delivery, estimating that business must be pretty good. These mental calculations made him slow to answer Mr. Drysdale.

"Yes, I can do that," he declared at last.

"Well, I'll give you a show, anyhow. Twelve dollars if you make good! Try it and see how you like it; but let me know to-night if you don't want to stay, won't you?"

"I can stand it, all right," assured J. K. L.

"Here, Bull!" Mr. Drysdale called to a leviathan truck driver in a leather apron. "Here's a tail-end man for you. Go a little easy till he's broke in."

"What's dis?" exclaimed Bull. He advanced to J. K. L. and gave him a turn for insolent inspection. "What could a guy like him do with them big cases?"

"I can do the work, Mr. Drysdale," repeated J. K. L. He looked Bull over with strange intentness.

"It's you for de nursing bottle and de apron strings!" derided Bull. "Haven't had a man for two days and can go another day till you get a real one. Dis feller's got de dope color."

To emphasize his lack of enthusiasm he gave J. K. L. a hunch with a huge knee and grabbed a hand to hold out for ridicule of its soft inside.

Fifteen minutes' persistent practice with ten-pound dumb-bells every day for twenty years had been all the exercise J. K. L. could afford, but it had served to make his white hands surprisingly hard and heavy. Yet what happened surprised him no less than it did Bull.

(Continued on Page 54)

Which Car Will Be Your Car?

How this man came to settle upon the Detroit Electric as his car

According to his own story he had owned and driven gas cars for five years prior to the purchase of his Detroit Electric.

From time to time during that period reports came to him of certain advantages —certain superior performance merit—that the electric powered car possessed.

So when he came to buy his third car he decided that, in fairness to himself, he ought to investigate the Detroit Electric.

Then he began to compare gas cars with the Detroit Electric.

He was just experienced enough to discount arguments setting forth the superfluous speed and power of this car or that.

A usable amount of speed and power was all he needed, and he didn't propose to pay a price that included the cost of building a motor that would produce more speed and power than he could use.

And here the Detroit Electric won its first point. He drove it and found ***plenty of speed and plenty of power*** but not the excessive and useless and costly degree of either.

Then he compared gasoline cars to the Detroit Electric in regard to mileage.

He knew he wouldn't want to take long cross-country tours in his car. He had tried touring and learned its unpleasant features and it no longer appealed to him.

He discovered that the 1917 Detroit Electric was amply capable of carrying him—***on a single charge***—farther than he would ever care to travel in a day.

Under ordinary conditions a Detroit Electric will give 80 to 90 miles on a single charge.

Winter was at hand then—he had been through five winter periods of starting troubles—so he next contrasted the two types of cars in point of their starting ease in wintry weather.

And he found that on the coldest winter days, with no fussing over a chilled cylinder and frozen radiator, the Detroit Electric owner jumps into his car and starts right off.

And more than that, the Detroit Electric runs smoothly right from the start.

Usually other types of cars, in addition to being difficult to start, have to be driven some distance to warm the motor and make the car travel smoothly and evenly.

You'll find that the Detroit Electric runs smoothly and noiselessly from the minute you turn on the power and so you get maximum performance all the time.

And he found true—what we have often stated—that the upkeep cost of the Detroit Electric is 30% to 50% less than that of any other type of car of similar size and power. Cost of electricity for charging ranges from $5 to $7 per month and this is getting lower.

And his wife and daughter found the Detroit Electric the one car they felt safe in driving. It handles so easily and has such sure control that even in thickest traffic they had a peace of mind that no other car gave them.

He sums the situation up in the final phrase of his letter: "I believe, from my experience with both kinds of cars, that the Detroit Electric is the best automobile on the market for use every day of the year regardless of weather conditions."

If you are interested in buying the best car for your needs we urge you to see the nearest Detroit Electric dealer.

Model 68 — $1775
Enclosed Four-Passenger Brougham

Model 63 — $2275
Enclosed Four-Passenger Brougham

Model 66 — $2375
Enclosed Five-Passenger Brougham

ANDERSON ELECTRIC CAR COMPANY, DETROIT

Detroit Electric

ERECTOR TOY

Toy Engineering With ERECTOR

Here's a gift that's more than a single toy—it's a whole boyhoodful of fun!

WHAT times! What times a boy who gets Erector for Christmas can have—becoming a member of the big society of young Toy Engineers and not only play at engineering with his Erector, but win real honors and degrees of merit, and rewards, at it!

Every boy with a set of Erector (or with either a Brik-tor or Erector Electrical Set) can be a member of *The Gilbert Institute of Erector Engineering*, composed of boys all over the United States and Canada.

You can win that First Degree Diploma in this way: With your Erector set build as good a model as you can of anything you wish, and send a photograph or drawing of it to me. As soon as it is received we will send you the diploma making you a full-fledged Erector Engineer.

Then the next step is to win the degree of "Expert Erector Engineer" with the "Expert's" diploma and an "E. E. E." Button. You have to build something good to get the title of Expert, but you soon learn it. Then, as an "Expert," you go after the degree of "Master Erector Engineer." That's the big honor and every boy who wins it can be mighty proud of his accomplishments. A fine diploma and a Gold Fraternity Pin go with the "Master" degree, and a salaried position during the holidays, if you want it, demonstrating Erector to other boys in an Erector store in your town.

And fun all the time. The Erector Engineer's Magazine, "Erector Tips," just keeps a boy on his toes continually. Yes, and there's more than fun—big valuable prizes for original models are given to Erector Engineers—an Automobile, a Shetland Pony, Motorcycles, Bicycles, Canoes, Camp Outfits and 495 other prizes valued at $5000.

Erector Toy Engineering isn't merely fun for a week, or a month, or a year—it is a whole boyhood of fun, and the greatest fun ever devised for boys. And it's also a Christmas gift with a set of Erector, or Brik-tor, or the Erector Electrical Set. Stores everywhere sell Erector. The coupon in the corner will bring you full information about how to join the Engineers.

Here's a gift for a boy that will not only provide him with jolly good fun but will develop his initiative, his grit, and his ability to make good.

Just read the description of Erector on the next page, then settle on it as the big present for this year.

ENGINEERING

Hello Boys! This is

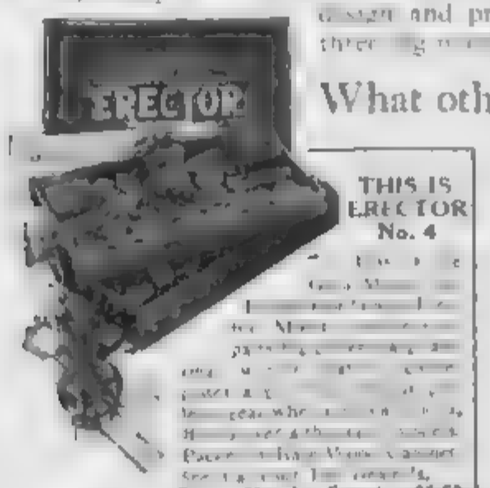
ERECTOR

"The Toy Like Structural Steel"

—the toy that you build *real* things with—the toy that makes you a Boy Engineer! The toy that gives *more* fun the more you play with it—that's the Christmas present for a *real* boy!

Just think, with Erector [illegible] gets these big, exclusive [illegible]—He can duplicate anything mechanical with [illegible] contains every essential engineering part—big, reinforced steel wheels, grooved and hubbed for every engineering purpose; a sturdy electric motor operating with Reversing Switch Base, and, when properly connected with the [illegible] box, with [illegible], motors with the interesting [illegible] that permits a boy [illegible] so long that you can make models that will [illegible] for building, strongly and accurately cut of steel, absolutely correct in design and proportion. Boys know! Those are the things they want. And then there's [illegible] 500 models that a boy can build.

And here is the ERECTOR ELECTRICAL SET



What other present for a boy could possibly be so "100% boy" as Erector?

But even that isn't all—the biggest thing is that with Erector a boy can now be an [illegible]. With a set of Erector [illegible] boy can [illegible] the Gilbert [illegible] of Erector Engineering, with Honor [illegible] Certificate, [illegible] Erector Tips," the Boy [illegible] Magazine, and compete in the $5000 Prize Contest, in which a Saxon Four Cylinder Automobile, Motorcycles, Bicycles, a Shetland Pony, Canoes, and 495 other prizes are awarded to the boys building the best Erector models.

Parents, let me help you give your boy all this fun. It makes happier boys and better boys—boys that make good men. Send the coupon and I'll send you my free book for boys, "How to Become a Master Engineer," and the November copy of "Erector Tips" telling all about the Prize Contest, and full of good things for live boys. Then get your boy Erector for Christmas.

Alfred C. Gilbert Pres.

THE A. C. GILBERT CO.

119 FOX ST., NEW HAVEN, CONN.

COUPON

The A. C. Gilbert Co.
119 Fox Street, New Haven, Conn.

BICYCLING develops health, grace and self-reliance in little folks. Most department store, hardware and furniture dealers have LITTLE HUMMERS. If yours hasn't yet, write us, enclosing remittance. The LITTLE HUMMER will come promptly (freight prepaid east of Missouri river).

T. B. LAYCOCK, SON & CO., Dept. B, Indianapolis, Ind.

Mr. Business Man Give a CALENDAR. Your stroke of good cheer will last a whole year. Inquiries for samples when accompanied by twenty cents and letter head will be recognized.
HUGH H. McCLAURY, Manufacturer, Washington, Iowa

BE proud of the shirt you wear today—wear the kind with the Quality *Kept Up*—Exclusive design and Fadeless colors. All

HALLMARK SHIRTS

carry our usual guarantee of "Standard in Quality, Fabric and Workmanship." Hallmark shirt patterns are not only Distinctive and Exclusive, they are INDANTHRINE colors—guaranteed tub, perspiration and sun proof. Your dealer has them or can get them for you.

HALL, HARTWELL & CO., Troy, N. Y.
Makers of SLIDEWELL COLLARS

(Continued from Page 50)

It took a jump of a clear foot from the floor to strike the bully in the eye. The man fell heavily, and before he lumbered to his feet it seemed to J. K. L. that everybody for a block round had suspended business to watch them.

Having commenced the fight he knew he had to finish or take a tremendous beating. Moreover, to have his face marked up would ruin his prospects of going further on the case.

He watched Bull untangle his great legs from the leather apron. Bellowing like his namesake, the giant came toward him, waving his arms like a windmill, but with no more skill than a blindfolded man. When he was close enough J. K. L. shot out another lucky blow that again sent the big man to his knees.

As soon as Bull could get rid of the stars that came with the last blow, he plunged again. With more confidence this time, the white, hard fist landed twice, as firm and loud as a slapstick. Then, moved by a sudden inspiration, J. K. L. backed away as far as he could and took three rapid steps forward. He sprang like a tiger and landed both feet on Bull with such force that the giant went headfirst over a pile of goods and lay in a huddled mass, unable to get breath.

Mr. Drysdale helped him up and added doubtful comfort.

"I told you long ago, Bull, you'd meet the man who would lick the devil out of you."

He led him to the sink; but things were too much disturbed under Bull's apron to permit reply.

"Do I get the job, Mr. Drysdale?" asked J. K. L. as he wiped his hands with a frayed handkerchief.

"Sure you get the job!" Drysdale laughed heartily. "You will go out on that truck as soon as Bull gets washed up a little. He won't bother you any more. You will get along fine now."

That was how J. K. L. was introduced to the Johnson Dry-Goods Company through the back door, and how it happened that he was riding on the end of the big truck. Mr. Fenwick saw him there as he went to lunch, and smiled.

The next morning, long before seven, as bidden, J. K. L. sat on the edge of an empty box in the shipping room waiting for work to commence, and keeping a sharp eye for every detail of business.

The admiring office boy approached.

"How many boxing lessons did you take?" he asked as he emptied the contents of a waste-paper basket into the box.

"None." J. K. L. stooped mechanically to pick up a piece of crumpled paper that came from the basket.

"You're kidding me," grinned the boy.

But J. K. L. did not hear. He was electrified by the scrap of paper he was smoothing in his hand.

"It's a wonder you wouldn't empty your basket every day!" he admonished as he looked at the heap just deposited in the box.

"I do when I can get it; but Mr. Lasker's office is locked most of the time. This morning is the first time I've been able to get in for a week or two." The boy turned away disappointed at the practical mind of his hero.

As soon as the boy was out of sight J. K. L. took off his coat and quickly stuffed the contents of the basket into the sleeve. He rolled it up, and when Bull came with the truck he was ready in his shirt sleeves.

During the noon hour J. K. L. telephoned Mr. Fenwick.

"Don't you understand that we have the entire account of the Johnson Company?"

"Yes."

"And don't you understand, too, that all they owe on notes is owed to us?"

"Yes," replied the vice president.

"Then how could they have a five-thousand-dollar note maturing at the Merchants and Mechanics?"

"How do you know they have?"

"I have a copy of the notice; I found it among waste paper."

"You're on the job, William. Come down and we'll go over it together."

"I look like a dock-walloper, and can't come to the bank in working hours, anyway; but if you'll send me a copy of Johnson's last financial statement it'll help."

"I'll get a new one from them to-day and send it right along," promised Fenwick promptly. "Good-by."

Bull and his assistant made six trips that day, with from five to seven tons each trip. The horse trucks worked also. The business, so far as J. K. L. could see, was all real and going to good concerns.

Meantime J. K. L.'s coat dangled in plain view from the roof of the truck body, with the contents of Mr. Lasker's wastebasket securely tied in its sleeve.

Much later than usual that night J. K. L. started home, with the coat under his arm. His soiled, disheveled condition and his bank pallor burned to dusky red gave misleading evidence. In his fine enthusiasm he had overlooked, too, that his trousers were never intended to be worn without a coat.

When he arrived thus at Mrs. Meeker's, where he paid for back-corridor space, his soiled, flushed condition was mirrored in the faces of the carefully selected co-dwellers.

Moreover, when the uniformed messenger came, a few moments later, with a bulky envelope addressed to him, they agreed that he had been discharged, and that R. E. Morse would be his bedfellow that night.

Eager to examine the big envelope, with its statement of the Johnson account, J. K. L. went at once to his room. Then the waste paper was gone over piece by piece. There were transactions in notes that he could not make out. He decided to see Mr. Fenwick in the morning and then take the nine-thirty train for Detroit.

Early next day he telephoned his regrets to the drayman. At the bank he was told that Mr. Fenwick had gone directly to the clearing house and would not be back until noon. J. K. L. noticed, with savage glee, that upon that stool in front of ledger J. K. & L. was a fat man, one hundred pounds heavier than himself.

He left a message for Mr. Fenwick and hurried out to get the nine-thirty train. This would bring him to Detroit before three in the afternoon and give him plenty of time to digest and classify the information obtained from the waste paper. Among the scraps were warnings of notes coming due of which Johnson's statements to the bank made no mention, and even notices of protest on notes for big sums concerning which the statement, also, was silent. The only way for J. K. L. to get straight information was to see the various note-holding concerns personally.

The nearest firm was the Superior Lumber Company, of Detroit. J. K. L. did not realize just what it meant to take initiative of this kind until he was on the street car going down the water front to their yards. He commenced to squirm and for a time wished he was back on the safe high stool.

In an office building at the edge of a few acres of high lumber piles J. K. L. found a lanky, seamy-faced man, who said he was Mr. Long.

The worried lumberman shook hands with his visitor and pointed to a cheap kitchen chair near the rough flat desk. He dropped a pair of bony hands to the knees of serviceable gray jeans and squared his coatless shoulders in an attitude of expectant questioning.

"Mr. Long," began J. K. L. nervously, "my principal has discounted your note for five thousand dollars and, as its representative, I have called to get acquainted."

"Your principal is the Lakeside National Bank?" guardedly asked the lumberman.

"Yes."

"I got a notice that they had it," volunteered Mr. Long, "but it came to you indorsed by the Johnson Dry-Goods Company, didn't it?"

"Yes, and we wondered how your transactions with them could reach such figures."

"Well ——" Long hesitated. "The Johnson Dry-Goods Company are good, aren't they?"

"Yes—we have always supposed so; but you are in the lumber business and they are in wholesale dry goods. If the note is regular we are not concerned, as you both are well rated and good; but we wondered why they were buying lumber and paying for it with ninety-day notes."

"How long have you people known the Johnson Dry-Goods Company?" inquired Mr. Long. He looked in serious speculation out into the dusty street.

"Quite a while. We always have thought well of them; but we are giving their account some attention now and are wondering why they are buying lumber in such quantities."

"They didn't buy any lumber," Long admitted reluctantly.

"Then this note is accommodation paper?"

"Yes; I guess that's it. We exchanged notes."

"Do you find that a good scheme?"

"What do you think of it?" came back the anxious query.

"You mean that you have given the Johnson Dry-Goods Company your note for five thousand dollars and they, in return, gave you their note for a similar amount, and you both indorse and discount with your banks?"

"Yes; the banks here seem glad to get such paper," answered Mr. Long, still feeling his way.

"It looks good on the surface, doesn't it?" half mused J. K. L. "How has it proved in practice?"

"I haven't done much of it; but I wish I was out of it entirely," said Long frankly.

"Why?"

"Because the other fellow is liable to let his notes go to protest, and then you have to renew the arrangement to help him out. It makes an endless chain. In other words, the other fellow always seems about busted before he begins this exchange business as a sort of last resort. Yes; I sure wish I was out of it! But," he added anxiously, "you think the Johnson Dry-Goods Company is good?"

"It depends on how much of this stuff like yours they have out—that is to say, how much paper they have kited."

"Kited?"

"Yes. Kiting paper in most forms is against the law. Some states have a special statute against it."

"Then—then," the lumberman stammered as this sank in, "we could get into real trouble?"

The worry on his face grew.

"Yes, I suppose you could; in fact, that's what keeps the practice alive."

"I don't understand."

Deep wrinkles formed between the lumberman's eyes.

"On the principle that some banks will discount forged paper when they wouldn't genuine, because a failure to pay promptly means prison to the discounter."

"You hold out a cheerful prospect!" groaned Long. "But I have taken my medicine and stood my loss in all the rest. The only thing I have left is this five thousand of the Johnson Dry-Goods Company. I wish I knew how they stood."

"I want to know too; and maybe you can help me find out for us both."

J. K. L. felt that he had established a basis for the trade now.

"How?"

"How did you come to do business with the Johnson Dry-Goods Company, anyway?"

"A firm of bankers in New York arranged that—Hillman & Co. on Pine Street. And if I was within reaching distance I'd be tempted to go gunning for them."

The lumberman snapped his teeth savagely. J. K. L. was thinking hard.

"Are your relations with them outwardly pleasant?" he asked after a pause.

"Yes; they seem very glad to get our paper, because we are good and have to pay. After you are in once you have to be good, for they have got you."

"Would a letter from you to them do me any good in getting a line on what they are up to?"

"It might. Wouldn't hurt, anyhow. Glad to give you a letter of introduction, provided you will let me know the inside on these Johnson people. I don't want to lose this five thousand."

"We can work together fine, Mr. Long! I will go straight to New York and see if I can coax some information out of Hillman & Co. You think they might be a sort of clearing house for kited notes?"

"Yes, they seem to make a business of it. I think you will find them a lot of pirates of some sort."

J. K. L. slept his way to New York that night and got into Pine Street early the next morning. He had to put the thumbscrews on his courage again to get up to the fourth-floor office, to which he had been directed.

He presented his letter and was greeted by Mr. Hillman in the breezy, cocksure air of a man who has found himself.

"Yes, Mr. Lavelle; glad to see you," he assured. "How's business out West?"

"Not so bad," responded J. K. L. reservedly, almost surprised at hearing his right name. He appraised the expensive furnishings of the large private office and noted that it was connected with other rooms equally elaborate.

"Now let me see," began Mr. Hillman at once. "You have been in a bank?"

(Continued on Page 56)

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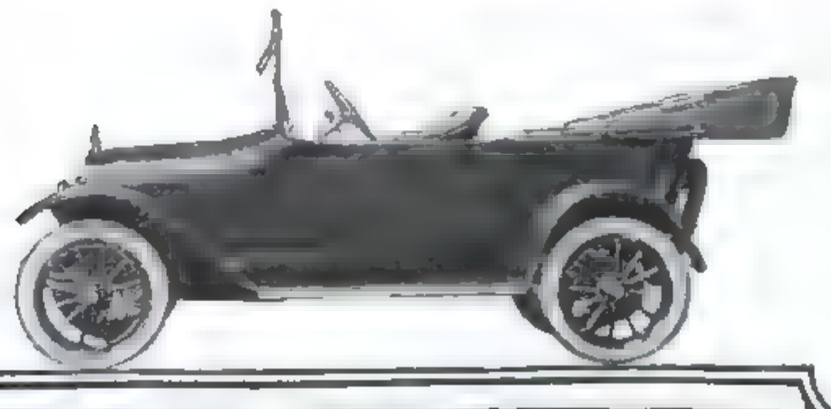
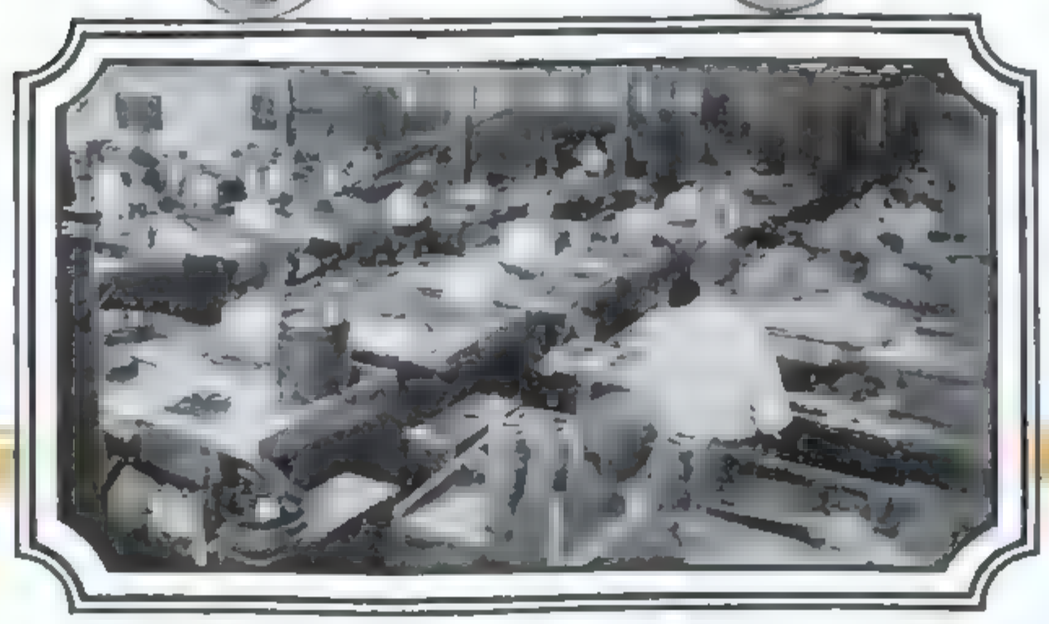


Touring Car
$595
F.O.B. DETROIT



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PICTURE their delight with a real stove—for where is the little girl who doesn't like to cook?

Real cooking is ever so much more fun than "make-believe" cooking, and with this range the children will be learning to cook while they play.

When other toys have lost their newness, this little electric stove will continue a source of joy and education throughout all the year.

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It actually cooks real food. It is practical and safe—no smoke—no flame. A real electric range bearing a name that on any electrical appliance is a guarantee of its quality.

One-sixth actual size

Comes complete with a little Junior cook book, a kettle, skillet and bake-pan. You simply attach it to an electric socket, turn the switch, and right away the cooking can begin.

If you do not find these ranges in the department stores or electrical shops in your locality, we can supply you direct from our nearest house.

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Birmingham
EQUIPMENT FOR EVERY ELECTRICAL NEED

(Continued from Page 54)

"Yes," answered J. K. L., in simple truth. "I am tired of inside work and want to get out."

This time he noted the fat, sleek-groomed body and face, with its combination of fox and wolf.

The answer, coming as it did from J. K. L.'s heart, caused the cunning of the fox and the aggressiveness of the wolf to focus on the possibility of new prey. This fresh-faced, broad-shouldered little fellow, who had inside knowledge of banking, might be used for a time to considerable advantage.

"And you think you would like to be a note broker?"

"When Mr. Long mentioned your business I concluded that I would like to know more about it."

J. K. L. still stuck to absolute fact, yet was convincing through his openness. Mr. Hillman drew closer as he spoke in confidential tones.

"If I had the right kind of man out West," he tempted, "I could make him a lot of money. This is the greatest business in the world."

J. K. L. looked his question, as no answer was expected. The broker's pause was for dramatic effect.

"I was a regular note broker once," Hillman went on, "and found that all the bankers who were not fools were crooks. The fools we can always fool, and even the crooks are willing to be fooled if there's money in it. And now, instead of peddling notes round to the banks for one-fourth of one per cent, as I used to, I get four and five per cent."

"But I don't see where I should fit in out West," said J. K. L.

"There are lots of firms," explained the broker, "who will talk about this business, but who consider it too confidential to write about. One customer sends you to another. I have quite a following out there. For instance, I will show you how much we are doing in your own neighborhood."

He searched his files for the required information.

"What is there in it for me if I take up the matter?" bluntly asked J. K. L.

"You get half. On every thousand-dollar transaction you will get about twenty-five dollars, and you can see by this list that the transactions all are from three to five and sometimes ten thousand."

J. K. L. looked at the paper eagerly. The names were arranged alphabetically. Immediately his eye fell to the J.'s, and like a sponge it wiped up the amounts and dates of Johnson and Company's transactions. The list showed not only the names, and amount and date of each transaction, but it gave, also, other confidential information concerning where the notes were discounted.

"It looks good enough," parried J. K. L. "I will look it over and let you know."

"Do that," warmly responded the broker as they both rose; he placed his hand convincingly on his visitor's shoulder. "I'll tell you what you do: Take down some of the names on that list; look 'em up for yourself, and see how they are rated. You'll find only big people, Mr. Lavelle; and when you get them started they all stay till ——"

"Till what, Mr. Hillman?"

J. K. L. smiled at his craft.

"Till"—hesitated the wolf-fox, misunderstanding the smile—"they go broke; and the nearer broke they get the more we charge them. Good-by, Mr. Lavelle. Let me hear from you as soon as possible. I will do you a lot of good."

J. K. L. was satisfied that the broker already had done him a lot of good. He wanted to be home at once, and left for the station.

When Mr. Fenwick arrived at the bank next morning J. K. L. was there, eager and alert.

"Out with it, William," smiled the big man. "I see you have something to tell."

The banker pushed forward a chair in command and invitation.

"I have found," burst out the excited novice, "that the Johnson Dry-Goods Company have been kiting paper for more than a year to secure enough capital to take care of their business."

The banker grasped his paper cutter and twirled it rapidly. "What kind, and how?"

"Most of them are notes they have discounted here with us."

"Wait till I get their files." Mr. Fenwick rose with lively interest. He returned to his desk quickly. "These are their discounts. Now which are kited?"

"Have you the Superior Lumber Company, for five thousand?" J. K. L. consulted his memorandum.

"Yes; here it is."

Mr. Fenwick picked up the file as though it were a viper.

"You also have the Imperial Knitting Mills"—J. K. L. continued to read from his list—"the United Foundries Company; Proctor & Co; and Benner & Knapp—in all, twenty-two thousand dollars."

"All kited?" gasped the vice president.

"Those notes were received in exchange for paper of similar amount and don't represent transactions in merchandise."

"How much of it is going to make a loss?"

The banker looked askance at the notes.

"About half, unless carefully looked after," J. K. L. said decisively.

"Where have you been the last two days?"

J. K. L. told him. The banker's chin was in his palm, and he was studying his former bookkeeper with an odd, intent scrutiny.

"And you think it has been only an attempt on their part to get additional working capital?" Fenwick asked.

"Yes; their business is large."

"How much do you figure they have lost already in this kiting scheme?"

"About ten thousand—as good as lost."

"And ten thousand more will leave them insolvent?"

The vice president looked sharply at J. K. L.

"Yes; and then some, according to their statement."

Mr. Fenwick gripped his square chin harder and bounced his paper cutter on the glass top of his desk.

"William," he questioned gravely, "what's the remedy?"

"They will have to get more money in their business or they will go under."

"And they owe us thirty thousand on direct paper and twenty-two on indorsed paper. We shall lose both if they fail!"

"Outside of a small dividend from the receiver in bankruptcy. Is there anything more I can do in the matter, Mr. Fenwick?"

"Yes; I am going to let you finish it. See Lasker, the treasurer and manager of the Johnson Dry-Goods Company. Tell him what you know, and find out if there is any way you can help him get more money into the business. We can't afford to let them fail; we should lose too much ourselves."

And thus came the second opportunity to J. K. L.

"All right!"

He accepted at once and rose to go.

"Just a moment, William," said the banker. "Did you learn whether any more of our customers were kiting paper this way?"

"Yes; three or four more."

"How much does this amount to?"

"About one hundred thousand dollars."

"About half good?"

"Not more, unless it has immediate attention."

"Are there other banks in the city involved?"

"Yes; there are twenty other concerns in other banks that are kiting too."

"Um! Well, I'll see you about that later."

The vice president of the Lakeside was thinking hard. More of his bookkeeper's opportunity vouchers were soon to be cashed.

As J. K. L. went to follow the banker's vague instructions he knew that he was being put on his mettle. A stamp of approval was on his work so far. Now he had been told to go ahead and finish an important matter, involving the capital of many banks. He felt he should be able to indorse properly at least a part of those opportunity promises, and that they would be redeemed, as the vice president had intimated.

At once he telephoned Mr. Lasker, of the Johnson Dry-Goods Company.

"Mr. Lasker, this is Mr. Lavelle, Lakeside National," he said, as soon as the switchboard got him on the wire. "May I see you a few minutes this morning?"

"Certainly. Come over in half an hour," replied Mr. Lasker without hesitation.

J. K. L. kept his appointment, outwardly calm, yet uncertainly feeling his way.

"Let me see—I don't recall seeing you at the bank," began the dry-goods man, after admitting him to his private office.

"No; you likely wouldn't. Your business always has been with Mr. Fenwick."

"Yes; but your face seems familiar," hesitated Mr. Lasker. "Where have I seen—why, you look like the man who came here a few days ago and ——"

(Concluded on Page 58)

"Truly, it was a wise and *thoughtful* wife that gave me this CONKLIN-

It was her gift to me Christmas a year ago. And it has been with me every day since, working as I worked, as hard and as long. Always ready for instant action—never has it failed me, never has it lost me a minute. Never has it faltered, scratched, blotted or balked."

You can't give better or more wisely than to give a CONKLIN. It is so helpful, so useful every day—a gift that indicates a rare thoughtfulness of selection—that is received with a gratitude that lingers long in memory.

For a CONKLIN lasts for years. Indeed, its guarantee assures permanency, perfect performance or the refund of your money. And, then, there is the extreme ease and quickness of its filling operation. This is due wholly to its wonderful "Crescent-Filler," by far the simplest and most positive filling device. Also the "Crescent-Filler" prevents the pen from rolling off the desk.

So make up your Christmas list today and, for little brother and big brother, for sweetheart, son, daughter and husband, for father or friend, put down a CONKLIN.

Then go to a stationer, druggist, jeweler or department store and select your *Christmas CONKLINS*. There are special points for every handwriting at a price within reach of every purse—at $2.50, $3.00, $3.50, $4.00, $5.00 and up.

They are in handsome gift boxes. Every CONKLIN is exchangeable after Christmas if the point doesn't suit. The CONKLIN is the *original* self-filler. Sold for 19 years—has over 1,500,000 satisfied users.

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Conklin's Self-Filling Fountain Pen
NON-LEAKABLE

Two chains, one on each rear wheel, are absolutely necessary—

One is rather a detriment and in most cases is even inclined to accentuate the skid and throw the car out of balance.

Is it any wonder the differential looks pained and worried when inexperienced motorists insist upon working it overtime?

Do you know the purpose of the differential and how it operates?

Without it no motor car would be able to turn a corner ***evenly*** and smoothly.

Power is supposed to be transmitted evenly to both driving wheels. When either of these wheels meets with resistance, the ever watchful differential transmits that power to the other where there is less resistance.

Now, what is the result when a chain is used ***on only one wheel?***

A certain amount of resistance or gripping.

So the power naturally goes to the other wheel and as this has no gripping surface, it spins.

The specific purpose of the chain is thwarted, worse still, it has a natural tendency to accentuate the skid.

Furthermore, can't you see this spinning will unnecessarily ***wear the tire*** and throw your whole car out of alignment?

Suppose one of your brake rods smashed and only one remained effective. What would happen when you applied the one brake?

Your car would swerve, of course. An added uneven strain would be thrown upon the whole mechanism, doing probably irreparable damage.

The conditions are similar.

The necessity for brakes for both wheels and chains for both wheels is obvious and clearly defined.

If one chain would do the work, why use more?

But motorists and mechanics who are well posted ***gaze with pity at the man who foolishly drives with only one chain*** when two are absolutely necessary on the rear wheels and two on the front wheels are an added precaution.

Weed Chains for all Styles and Sizes of Tires are Sold by Dealers Everywhere.

AMERICAN CHAIN COMPANY Inc.
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Here's your chance to be an expert wrestler. Learn Frank Gotch and Farmer Burns' Free Book shows. Secret holds, blocks and tricks revealed. Be strong and healthy. Handle big men with ease. Write today. State your age.
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Fit in all shoes—invisible when used—for weak, sprained or wrenched ankles—all athletic sports—children learning to walk. At dealers or by mail—FREE booklet.
NATHAN ANKLET SUPPORT CO., 80-E Reade St., New York

LISTERINE
The Safe Antiseptic
Prevents infection of cuts and wounds and is a beneficial refreshing lotion after shaving. Try it.

(Concluded from Page 56)

"And fought with the truckman because he wasn't going to let me work. I don't mind telling you it was put up to me personally and I took that method to discover why you found it necessary to renew your notes without cutting them down."

To conceal his own reluctance, J. K. L. came to the point almost brutally.

"We owe your bank over thirty thousand dollars, and I suppose you have a right to check us up in any underhand way you choose," resented the dry-goods man; "yet——"

"Mr. Lasker," cut in J. K. L., "anything that we do to protect ourselves you must feel is to strengthen you, and not to destroy. A solvent concern torn down will not pay even fifty cents on the dollar. We must have one hundred per cent and interest from you; and to get that we have to help strengthen and build you up. Look at it that way. I had to know what was going on at your back door, what was coming in and what was going out in the usual run of your business; and I took that course. You see, we should be doing you a favor if we could point out any back-door leaks."

"You didn't find anything wrong there, did you?" queried Mr. Lasker somewhat bitterly.

"No; you are buying of good concerns, but selling too much for your working capital. That has led you into the real trouble."

J. K. L. searched Mr. Lasker's face intently.

"Anything I have ever done, Mr. Lavelle, has been always what I thought at the time was for the good of the business. I personally should be the heaviest loser, as I have more stock than anyone else. To what trouble do you refer?"

"You owe us, on your individual notes, thirty thousand?"

"Yes."

"And you owe us, on indorsed discounted notes, twenty-two thousand?"

"Yes; about that."

"And that twenty-two thousand of discounted paper you got from Hillman & Co., New York, in exchange for your own paper of the same amount?" He watched intently to gauge every emotion of this substantial man, in his business prime, now so suddenly impaled in nasty facts. "That is what we call kiting paper," he added with emphasis.

Lasker colored.

"Is that—against the rules?" he stammered.

"No; not exactly against our rules, but against the law."

"You don't mean to tell me that we have ——"

"I mean to tell you," broke in J. K. L., "that you have been made a victim by one of the cleverest schemers in or out of prison."

"Do you think it is as bad as that?" he asked hopelessly.

"You already have lost enough to make you hard up, and I have looked carefully into the condition of the makers of that twenty-two thousand you indorsed. If you don't watch them carefully you will lose at least half of it. Also, as soon as the agencies get an inkling of this kind of work they will withdraw your rating."

Mr. Lasker seemed to sink in his chair, discouraged and depressed. A strong man, writhing helplessly in culminations he had been fighting off for a long time, he found himself failing, and was tired to the bone. To save expenses he had done the work of two men. He was treasurer and financial man; he ran the credits, the sales department; and he helped at the buying of a business doing more than a million dollars a year. At that moment it seemed to him as if everything had gone up in a puff of steam; and—as the last straw—he was liable not only to failure, but even to imprisonment for breaking the laws!

J. K. L. waited to let these things sink in fully. At last he spoke:

"Mr. Lasker, how many stockholders have you?"

"Five."

"Who and where are they?"

"Mr. Prentice, the vice president of the company—he's here; does most of the buying; a good practical man—and myself. The three others are business men down town."

"How soon can you get them together?"

"Any time, with an hour's notice," responded Mr. Lasker, brightening.

"You are incorporated for two hundred thousand?"

"Yes."

"And you have issued only one hundred thousand of that?"

"Yes."

"Why?"

"I felt that, with Mr. Prentice, I wanted to control the stock. The others would be glad to take the balance of it, but I might lose the management if the voting majority of the stock passed from Mr. Prentice and myself, the practical, active heads."

"You can see now that you easily might lose it by going bankrupt, even with control of the stock?"

"Yes."

"And I think if you were a successful manager you would stay on, even if you didn't have a share of stock. It isn't stock that will keep you at the head—it's ability."

"It has begun to look that way, I admit," replied Lasker, thinking hard.

"Call your stockholders together, then let them subscribe for the one hundred thousand unissued stock and you will have money to take care of the present situation, and to expand also."

"Yes," agreed Mr. Lasker hopefully; "but how can I tell of fifteen thousand or twenty thousand dollar losses and ask for one hundred thousand dollars in the same breath?"

"Tell the truth. Business men want the truth. Tell them you have made money on the business done; that you were drawn into this matter; and that a lot of bigger concerns in this city fell even heavier. I went to New York, saw Hillman & Co. yesterday, and got the information at first hand. I will come to the meeting if you wish and back you up. Tell them you must have the money or lose all; but, with the matter of cramped capital out of the way, nice dividends will come steadily."

"Do you really think I can do it?"

Lasker was slowly absorbing J. K. L.'s cocksureness and enthusiasm.

"Nothing beats a try! Get 'em together this afternoon at two and tell them now or never!"

"I believe I'll do it if you will promise to come and explain about this damned exchange-note business. If you will only help me I think we will win."

"I'll come back this afternoon and do all I can," promised J. K. L.

The meeting did not last long, so J. K. L. was able to report the results before the bank closed that day. He found Mr. Fenwick busy in his private office.

"You look serious." The banker glanced up pleasantly. "Haven't you been able to do anything?"

"Something has been done, Mr. Fenwick; but I am not sure you will approve."

J. K. L. seemed to have lost his old assurance.

"Out with it! Don't stand there as if you had swallowed a regiment of glooms."

"Mr. Lasker called a meeting of his stockholders in the Johnson Dry-Goods Company, as I suggested," J. K. L. commenced. "He made a clean breast of everything. I was there, at his request, to back him up and tell my side of the story."

"What next?" insisted Mr. Fenwick.

J. K. L. seemed slow in getting to the point.

"They voted to issue the rest of their stock and took it among themselves, giving plenty of money to save the bank and everybody."

"Anything else?" queried Mr. Fenwick, smiling; he noted the growing reticence on the part of J. K. L.

"Yes; they passed a vote of confidence in Mr. Lasker, convinced that he was trying to do too much work."

"That's good. What more do you want?"

The banker beamed full upon J. K. L.

"They did one more thing, which you may not approve."

"What was that, William?" asked Mr. Fenwick easily.

"They made me a present of ten shares of stock and elected me treasurer, at five thousand a year, to help Mr. Lasker."

"My dear boy, I do approve. I congratulate you! Come to me at any time you think I can do anything for you."

And the big man, who seldom let anyone see his heart, rose and gripped the outstretched hand of J. K. L.

After J. K. L. had gone the banker turned to his desk with an amused smile, lifted a narrow piece of polished brass, wrapped in tissue paper, which had just been brought to his office, and laid it away carefully in one of the bottom drawers.

On it was engraved: Mr. Lavelle, Assistant Cashier.

RICORO

the "Self-Made" cigar Imported from Porto Rico

RICORO SHAPES AND PRICES

The Cigar for a Banquet
Bismarck Size (5¾ in. long)
[illegible] for 25c, box of twenty-five, $3.00

For a Long Smoke
Invincible Size (5 in. long)
[illegible] each; box of fifty, $3.50

With the Demi-Tasse
Excepcionale Size (4⅝ in. long)
10c each; box of twenty-five, $2.50

Any Time of the Day
Panetela Size (4⅝ in. long)
6c each; box of fifty, $3.00

The Imported Shape
Saratoga Size (4 in. long)
6c each; box of fifty, $3.00

For the Study
Pacifico Size (4¼ in. long)
6c each; box of fifty, $3.00

Comfort at Home
Cabinet Size (4⅛ in. long)
3 for 25c, box of fifty, $4.15

While the Smoker Works
Perfeccionado Size (5 in. long)
3 for 25c; box of thirteen, $1.00

One Hour Smoke
Corona Size (5¼ in. long)
7c each; box of fifty, $3.25

The Big Little One
Coqueta Size (4 in. long)
5c each; box of twenty-five, $1.25

Play safe this Christmas—Buy RICORO and buy in time if you want to be sure of getting RICORO

RICORO is the great imported-cigar value that has taken the country by storm—an *imported* cigar that *pays no duty*—and therefore sells at the price you *ought* to pay for a fine cigar. We call it the "self-made" cigar because its great success was made on its own merit.

We are sincere in urging you to place your orders early if you want to be sure of getting this great cigar in time for Christmas.

RICORO is to be compared only with other very fine imported cigars. The difference in price is the difference in *duty*—not in *quality*.

The men who get RICOROS *for Christmas will respect your taste in cigars.* Every fourth man who buys cigars in the UNITED CIGAR STORES today buys RICORO.

Sales of RICORO are now over 350 a minute—continually growing.

Stop at the nearest UNITED CIGAR STORE now and place your holiday order, to be sure of getting just the size and shape you want. If you are a smoker, try RICORO yourself. Then you will know why RICORO sells so fast. But don't delay.

THANK YOU.

UNITED CIGAR STORES COMPANY

1000 STORES OPERATED IN 300 CITIES—EXECUTIVE OFFICES NEW YORK CITY

CIGARS UNITED

FOR YOURSELF OR FOR GIFTS—RICORO CIGARS ARE EASILY ORDERED

Orders for boxes of RICORO Cigars will be shipped to any point in the United States, charges prepaid, on receipt of price. If not convenient to a UNITED CIGAR STORE or UNITED AGENCY, send orders to any of the following addresses, with shipping directions.

If cigars are for gifts to friends, cards will be enclosed on request. Careful selection will be made of colors wanted to favor the preferences of smokers, and every precaution used to secure prompt and satisfactory delivery on date desired. Address as below *to the city nearest point to which shipment is to be made.* Check, Express or Post Office Money Order must accompany order.

UNITED CIGAR STORES COMPANY

New York, Flatiron Bldg. **Chicago, First National Bank Bldg.**
San Francisco, 555 Howard St.

CIGARS UNITED

Brunswick

PLAY ANY RECORD ON THE BRUNSWICK

Preferably Pathé Records

Buy *any* favorite record—whatever make—and play it on your Brunswick. You are not restricted to one make. Proper needles and sound boxes are provided. The Brunswick combines *all* phonographs in *one*.

But this is not the only Brunswick innovation. A new international alliance with Pathé now opens to the American public a new and broader field of music, limited heretofore. The Brunswick fetches the richer stores of European art.

Any record may be played on the Brunswick, as if on its own machine. Two sound boxes are provided, without extra cost. Any needle may be used, including the jewel point, the sapphire ball, steel, etc.

So the Brunswick brings in one final-type instrument—to each home—all the foremost artists, hitherto unavailable.

A NATIONAL SENSATION

For 75 years the House of Brunswick has been an acknowledged leader in the woodworking art. Brunswick craftsmen have made thousands of fine phonograph cabinets.

Their mastery now reaches new heights in their own-named models of the Brunswick phonograph—each a gem.

This readjustment in manufacture and distribution, our $15,000,000 assets, our long established sales organization, 54 branch houses and the Pathé alliance permit new economies. We effect a saving. Yet all who hear the Brunswick are willing to pay the usual prices—or more. To combine all phonographs in one—they say—is a long-sought but inevitable attainment.

From $30 to $175

LOST TONES DISCOVERED

The any-record Brunswick creates new artistic standards in the phonograph world.

Upon the advice of expert acousticians, long-seasoned woods of especial resonance and elasticity are being used for the Brunswick sound-chamber—a new triumph.

The tone modifier, an added luxury, gives absolute control of the volume of sound, *without* muffling. If you wish, you may "play" each record, according to your own interpretations.

The over-size, extra-capacity motor means less winding. It was designed and built by a famous European genius. The automatic stop is accurately timed and *always* works. All wanted features are united in this one machine. With later improvements—costly extras—numerous refinements—all without increased price.

RARE PATHÉ RECORDS

The Brunswick Phonograph with Pathé records is an unmatchable combination, at a fair price.

They introduce new musical values, delicate shadings and over-tones. They bring to more American homes the favorite records of America—plus those from Paris, London, Berlin, Milan, Vienna, and other old-world centers. The Pathé library is the largest musical collection in the world.

They introduce many of Europe's celebrated artists, hitherto barred from many American homes. And all the great bands, orchestras and musical organizations.

But remember, the interchangeable sound boxes permit you to change from one make of record to another, *instantly*.

LOOK INTO THE FACTS

Each phonograph maker of the higher grades claims, of course, a superior tone. We ask you to compare any one with the Brunswick. Compare tonal values, cabinets, mechanism and conveniences. That is very easily done.

Last of all, compare the prices. Then render your own verdict. A Brunswick dealer will be delighted to point out all the over-values, to play your favorite records, even to send a Brunswick to your home.

We shall be glad to furnish you with the name of the nearest Brunswick dealer, if you do not already know him, sending you an illustrated description of the Brunswick.

OPPORTUNITIES FOR DEALERS

This is only the beginning of a national campaign which will popularize the Brunswick Phonograph and Pathé Records everywhere. Our plan offers progressive dealers unusual advantages. The possibilities are conspicuous and appealing. People will not be able to resist the quality and prices of the Brunswick Phonograph. Our facilities are enormous. They have been years in developing. We expect, and can meet, a tremendous demand. Write us for our dealer proposition both on the Brunswick and Pathé Records.

THE BRUNSWICK-BALKE-COLLENDER COMPANY

623–633 S. Wabash Ave., Chicago

29–35 West 32nd Street, New York

TO THE LAST PENNY

(Continued from Page 23)

"Certainly not!" interrupted Mr. Leigh decidedly.

"At an advance of five per cent, father."

"Certainly not. It's your stock, bought and paid for ——"

The stubborn look on Mr. Leigh's face made Tommy interrupt sternly:

"Yes, but paid for with what money?"

The old man started. He seemed suddenly to remember something now for the first time. He waved his hand as though he were brushing away an annoying insect. Then he said firmly:

"Willetts got his money. It was arranged that the stock would be transferred to whatever name I gave him. He didn't give the money to you. I gave it to him—a hundred and eighty thousand dollars, as I had agreed."

Tommy was so sure now that he was right in all he had surmised that his own resolutions came back to him. He looked at his father steadily and forgivingly. What he had planned to do must be done. The secret must become public property. Then the agony would be ended.

"I understand perfectly, dad; but it makes a difference where the money came from."

"It came from your father," retorted Mr. Leigh sternly.

"Yes, I know all that. But where did my father get it?" said Tommy patiently.

The old man took a step toward his son and checked himself abruptly.

"I took it," he spoke in a low voice, "from the bank."

Tommy's heart stopped beating. He had known there could be no other explanation, and yet this was really the first as it was the final confirmation. That his father was not in his right mind Tommy knew now. Long years of brooding—and the habit of taking! Unfortunate success in averting discovery had made him feel safe. Tommy craved to ask Thompson for advice. If Thompson were only here he would know what questions to ask and what remedies to suggest. If Thompson were only in New York!

But he wasn't and Tommy was, and Tommy must fight alone. He must fight the president of the bank—but not his own father!

"Then we'll have to put the money back in the bank, dad; don't you see?"

"Put it back?" repeated Mr. Leigh.

"Certainly. There is nothing else for us to do. And the question now is how must we go about it so that—so that we can put it back." Tommy carefully included himself in the operation, because he wished his father to know that he considered himself just as guilty. They stood together in this.

"Why must we put it back?" persisted Mr. Leigh. Tommy checked his impatience and answered:

"Because since you took it from the bank we must ——"

The look of grim resolution that Tommy had often seen came into his father's face. The fight must be against senile stubbornness!

"I took it from the bank"—and the old man's voice, belying his grimly resolute look, sank to a whisper—"because I had it on deposit there. It was idle."

"Huh?" grunted Tommy.

"It was drawing no interest, and I could think of no better investment than to devote it to my only son's happiness," finished Mr. Leigh quietly.

"What are you saying, father?" cried Tommy. And then his sudden hope burst into pieces and vanished. His father was insane; his words furnished irrefutable proof. Tommy realized he must do nothing in a hurry. He must telephone to Thompson.

"I am saying that I had no better use for the money, and so I bought the Tecumseh stock for you. A great deal of money has been made in automobile manufacturing, and all my advices were that your friend Thompson was a man of high character and undoubted business ability."

Tommy's mind was in a daze. This came from trying to think of too many things too quickly, and at the same time trying not to let an unwarranted sense of relief fill his soul, as it was violently seeking to do. He shook his head; and then he blinked his eyes again and again and stared at his father, gradually realizing that his father's eyes were not gleaming insanely. Indeed, he now perceived that they were looking at him, curiously proud and most curiously diffident.

"I don't understand ——" began Tommy with an impatient shake of the head.

"And you never will, my son," interrupted Mr. Leigh gently. "I pray God you never will!"

The words were so incomprehensible that Tommy asked excitedly:

"Father, won't you please tell me about the money? Was it yours or the bank's; and what ——"

"Mine—in the bank. Did you think it was not mine, Thomas?" The old man looked at his son, and Tommy could see neither reproach nor accusation in his father's eyes.

"What else could I think?" said Tommy. "What else have I thought ——"

Mr. Leigh held up a hand to check his son's speech.

"Wait! Remember my exact words. When I told you what my salary from the bank was, and how you had cost me seventeen thousand dollars, you asked me how I did it."

"Yes. And you said ——"

"Wait! I asked you in return what an old and trusted bank employee usually did when he spent more than he received from the bank."

"Yes. But you knew I naturally understood ——"

"Wait! You assumed, as you say, naturally, that I had taken the money from the bank."

"What else ——"

"That I had stolen the money."

"What else could I think when you ——"

"Wait! And so, my son, all these months in Dayton your thought was that you were the son of a thief?"

"There was no other ——" began Tommy with an impersonal indignation that rang in his voice.

"Wait! I have another question to ask you, Thomas. All these months, have you loved that thief?" Mr. Leigh looked at Tommy with eyes so fiercely hungry that Tommy answered very quickly:

"Of course I did." Then he added huskily: "Sure thing, daddy. But it was ——"

"Wait!" interrupted Mr. Leigh, very sternly now. "Since we are talking on this subject you might as well hear me out. God bless you, my son, for that love. I can tell you now what I feared I might never be able to tell you. I can tell you, because you loved me when I was not worthy of your love." There was a pause. Then Mr. Leigh looked at Tommy unflinchingly and said: "Thomas, you are the son of a thief!"

The world once more crashed down about Tommy's head. His breath failed him. Darkness came. But, as a stricken man might say it with his last breath, Tommy said:

"I don't care! You are my father ——"

"I am your father, yes," said Mr. Leigh gravely. "And for that reason, in order that you may live your own life wisely, I should like to tell you all. Will you listen patiently, my son, while I make my confession?"

In his father's voice Tommy detected a pleading note that went to his heart and increased the boy's agony.

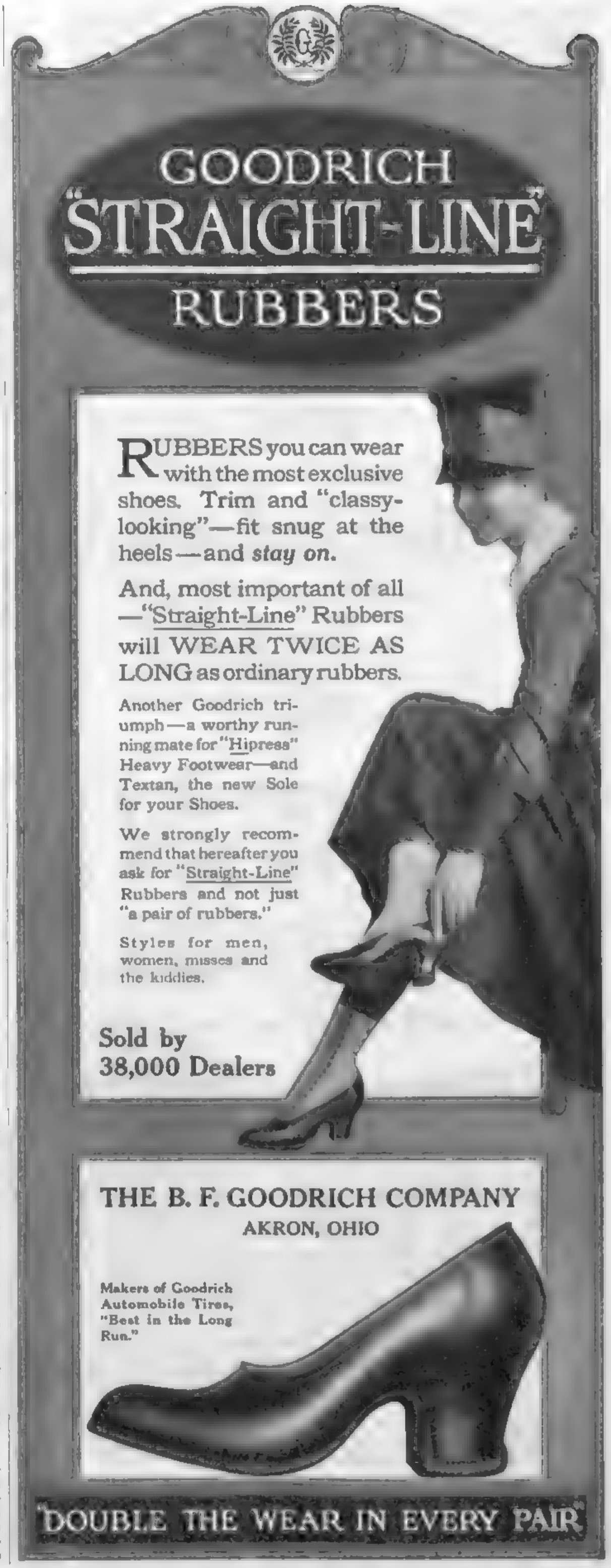
"Yes, father," said Tommy Leigh wearily. "I'll listen."

"My son, I loved your mother as I pray you may love your wife. But I loved you also—as she did—even before you came to us, her love compelling mine. And when she went from us, my son, I did not follow her, because my love for her, which had not died, made me live in order that I might do as she had planned for me to do—devote my life to my son, who also was hers. In you she lived and I lived, feeling her near me. You will not understand this, my son; you cannot, having no sons—not having one son who meant so much more to me than merely *my* son—*her* son! No, you cannot understand."

Mr. Leigh looked meditatively at his son and shook his head slowly. But Tommy said:

"Yes, I can, dad!"

"No, my son; for in you I saw the accomplishment of her desires, the fulfillment of her wishes. It meant life—the opportunity for my love to continue to be what it always was; not a withered flower on her grave, Thomas, but a blossom perennially fresh! Through you I could talk to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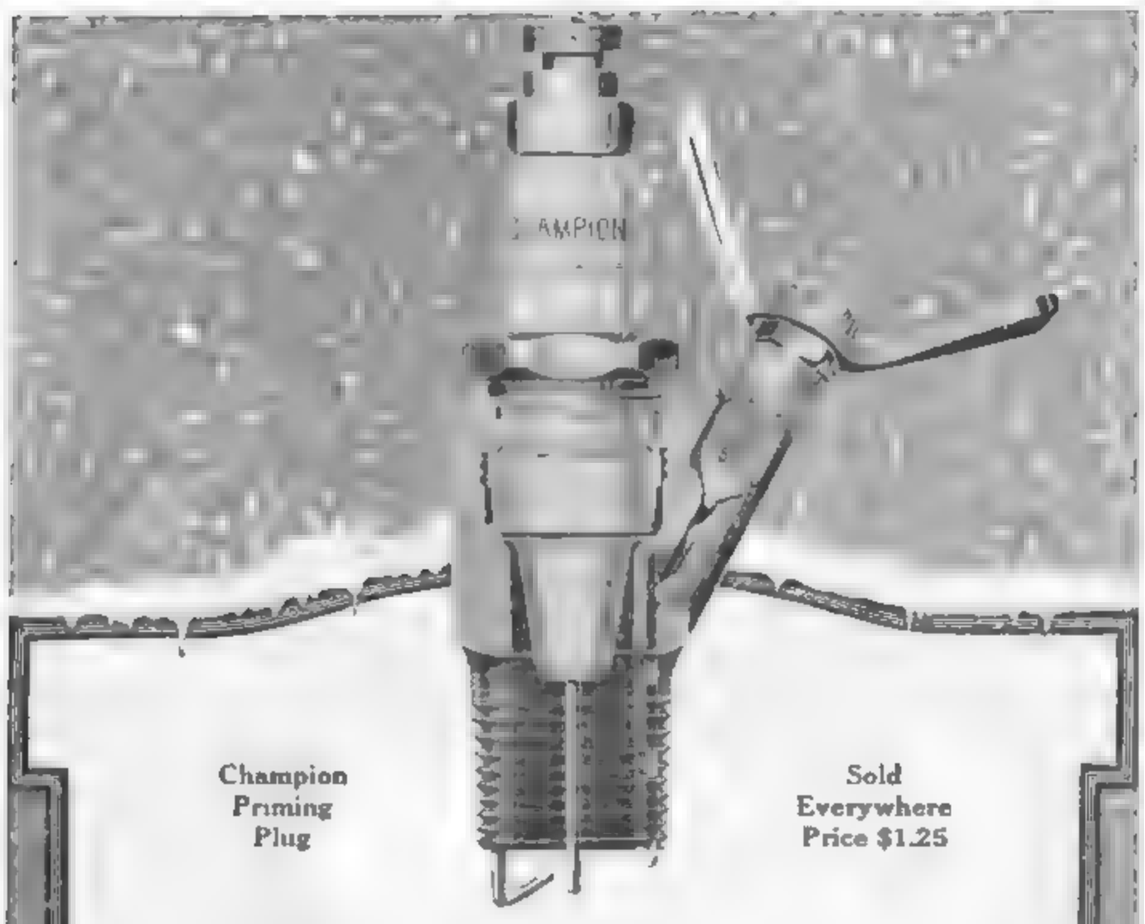

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her in the one language that I knew she would hear and would understand. And so all my thoughts were of her because they were all of you—as hers had been, my son, long before her eyes had seen your baby face; as they doubtless are this minute!"

The old man rose abruptly, walked to the window and stared out of it a long time, his arms folded tightly across his breast. And Tommy, feeling within his inmost soul the reverberation of the words he had heard, sat there, his soul awe-struck by the intensity of his own feelings; the words that regrouped themselves into phrases that sounded unreal—not stilted but unreal, as though no living man could utter them with living lips.

And then Tommy realized that the father to whom he had felt it his duty to be loyal was not the man who had spoken in the voice and in the language of a man from another world. Therefore, it was plain to Tommy now that he had not loved his father with a true instinct, but rather from the force of convention and habit. And this growing conviction gave to Tommy an uncomfortable sense of aloofness from real love, not entirely of his own making, but for which he was responsible. Real love would have divined such a love as this.

"Father!" cried Tommy, and approached the old man, who was staring out of the window unseeingly.

Mr. Leigh turned, and Tommy saw that his face was composed. The pallor was still there, but it did not have quite the same unhealthy aspect. And when Mr. Leigh motioned him to a chair Tommy perceived that he wished to say more and say it calmly. So Tommy sat down and tried to look calm. But the smile on the boy's lips was not so encouraging as he meant it to be, by reason of the tremulousness of the lips. The old man sat beside him and spoke gently:

"At the bank my thoughts were only of the close of day, when I could talk to your mother—through you, my son. I made mistakes in my work and was reproved—and forgiven by the president, who had known her and knew what she had been to me. And as you grew older and the time drew nearer for carrying out the plans she had formed for your up-bringing, I realized suddenly the danger that confronted both you and me, a danger so insidious and withal so great that it unnerved me. And that danger, my son, was my love for you.

"That love, I saw clearly, could make me false to her as well as to you and, therefore, to myself. I saw that I was bound to be the greatest sufferer, for my punishment would be a regret more bitter than death. But when I realized it I asked her to understand why I would do what I must do to save you from me. That was, my boy, to keep my love for you under control—a thing impossible to all but a man who loved, as I did, two in one. You were four years old at the time and cannot remember, but I spoke to you. I asked you to become the telephone through which I might speak to your mother, who was in heaven waiting for both of us. You were very glad, I remember, and I held your hand to my ear and I whispered to you to tell her that I would keep my promise to her. You repeated the words after me. And—and—I kept my promise, my son!"

The old man nodded to himself, oblivious of his big son's presence, as Tommy could see. The boy's hand reached for his father's and the old man clutched it tightly.

"Have—have you understood so far, my boy?" he asked softly.

"Yes, dad. And I can't tell you how I feel—as if I had never loved you before. But now ——"

"Wait until you have heard all," commanded Mr. Leigh.

"No matter what you did ——" began Tommy firmly.

"Wait! So that very day I changed my outward attitude toward you. You will never know what I suffered when I moved your crib and made you sleep in your own room, you who had never been away from my side a moment in this house. You asked me why, and I told you that you were a big man now and must be brave and sleep in your own bed in your own room, like a man. And you agreed—so bravely, my boy! And I told you that thereafter we must shake hands when we said good night, knowing that if I kissed you I could not let you go! I never kissed you good night after that—always shook hands. But before I went to bed, when you were asleep, I would go to your little bed and I'd bend down and put my lips as close to your cheek as I could without touching it—to learn to be undemonstrative in my affection." The old man ceased to talk, looked up suddenly and said grimly: "I am telling this so that you may understand what follows."

"I don't care what follows," cried Tommy. "No matter what you did ——"

"Wait! So I began to acquire self-control by teaching myself to be undemonstrative, and I succeeded. But as the time came for me to begin to think of your boarding school I saw an insurmountable obstacle in the way of keeping my promise to your mother. She had picked out expensive schools that had grown even more expensive. I had no money, but I resolved that you should go, no matter how or where I got the money. My salary would not enable me to do it, so the problem was how to get the money. I couldn't see how I could get it by working harder, and I could not obtain a better position. I knew there was much money in the world, and while brooding on how little I had I decided that if I couldn't get it in any other way I would take it from the bank. I needed very little, and, moreover, it was not for myself. Oh, yes," said the old man wearily, "I fought against it—fought not so much against my conscience as against my love for your mother and my love for you; and both urged me to disregard my inhibitions. It was love, not envy or greed, that made me decide to take the money from the bank. I did not seek self-extenuation. I rejected cowardly compromises. I did not tell myself that I would borrow the money. I would take it and pay for your education. Beyond that there was no need to think. I feared your mother would not approve, but I did not talk to her about that—only that you would have what she had always wished you to have. But my concern was to insure the payment of your bills for ten years. I did not wish to steal a large sum and run away, because then I could not live in this house where she had lived with me. So I must successfully cover my operations over several years. By not thinking of it as a crime I was able to think exclusively of how to do it without danger of detection."

The old man paused. When he went on it was more calmly: "It was a difficult and complicated problem, one of the hardest that I have ever faced, but in time I found how I could solve it. I went over my solution methodically and painstakingly, checking up every possible contingency until I knew it was perfect. The accumulated wisdom and experience of generations of experts had gone to provide safeguards, but I saw how human ingenuity, directed by love, could foil human ingenuity when directed merely by the desire to retain possession. And at last, knowing that your education would be fully provided for by my action, I made up my mind to take the money from the bank when the time came."

Mr. Leigh paused. Then, speaking very slowly and deliberately, his eyes fixed unblinkingly on Tommy's, he went on:

"And so, my son, that I might keep my promise to her, that you might have what she had wished you to have and what I wished you to have because she had wished it, I lost all sense of right and wrong as men understand it, I sloughed off my inhibitions and forgot the teachings of God—and I stole the money I needed! I was a thief!"

"But did you ——" began Tommy tremblingly.

"I became a thief," interrupted Mr. Leigh sternly, "when I decided to steal, with my eyes wide open to the consequences and my heart full of joy over being able to give you what I wished. Therefore, you are the son of a thief, even though the thief didn't physically steal the money."

"You didn't?" cried Tommy chokingly.

"My son, if my mind was the mind of a thief and my heart was the heart of a thief, am I not guilty of having been a thief?"

"No!" shouted Tommy very loudly.

"Oh, yes! My pocket did not hold the stolen money. But my heart held the sin ——"

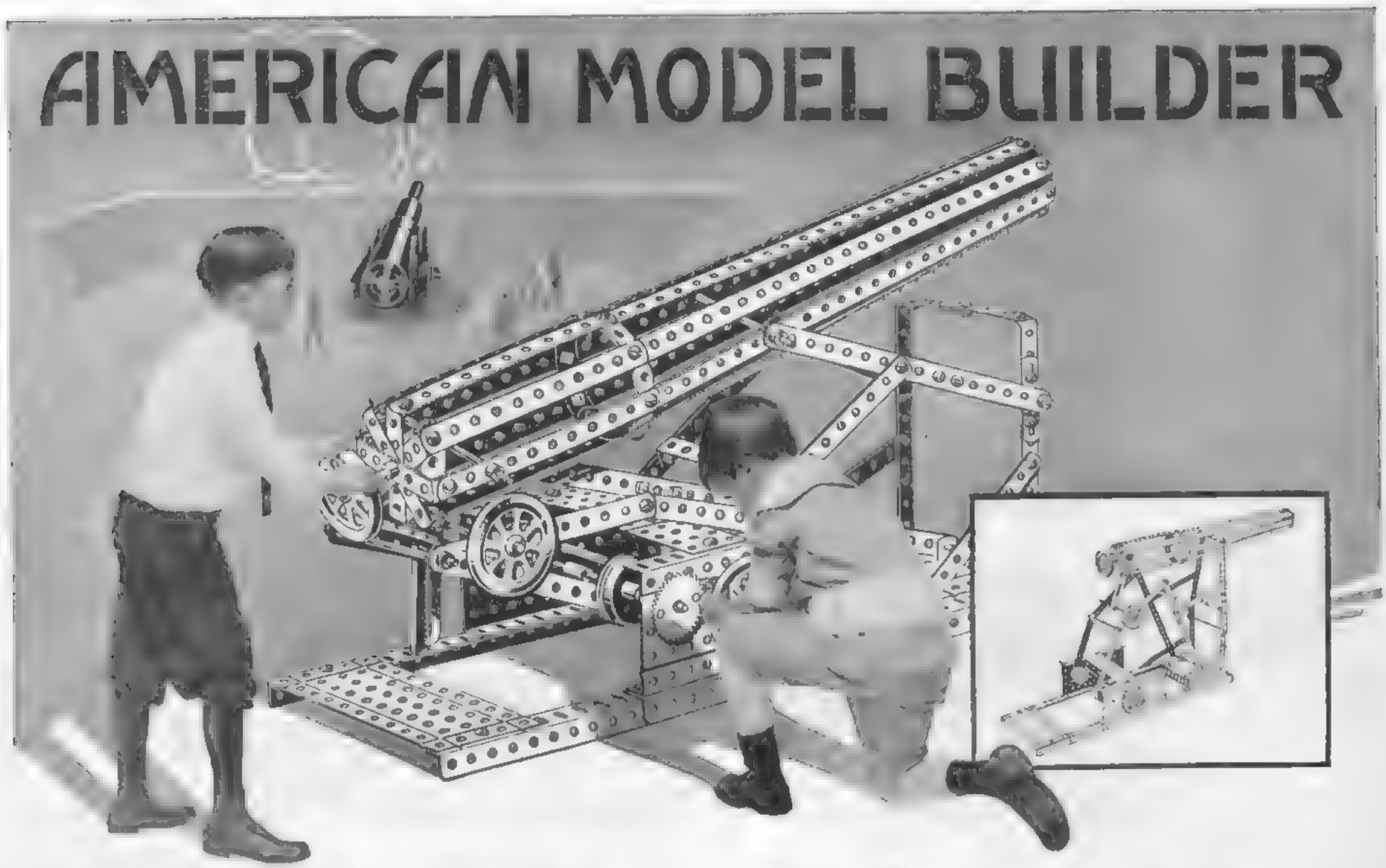
"Nonsense!" cried Tommy. "Your heart held only love."

"And theft!" And Mr. Leigh nodded to himself affirmatively.

"Very well. If you are a thief I am one too."

"No, Thomas. Being a boy, with a boy's mind and a boy's fears, you are assuring yourself that technically you are not the son of a thief. You are beyond the reach of the law of the land, but I am none

(Continued on Page 65)



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Good Pay in Lots of Fun—Excellent Mental Training—Recruiting Stations at Stores in Your Town

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He builds all the things that great engineers build—

—big disappearing guns, like the one shown above; warships, aëroplanes, hoist bridges, traveling cranes, stationary engines, derricks, automobiles, printing presses, elevators, and hundreds of other models that *really operate*.

Join the ranks of the American Model Builders, fellows! It's bully fun! Tell Dad tonight that you want to enlist with the "army" Christmas morning.

Tell him, also, that the American Model Builder is—

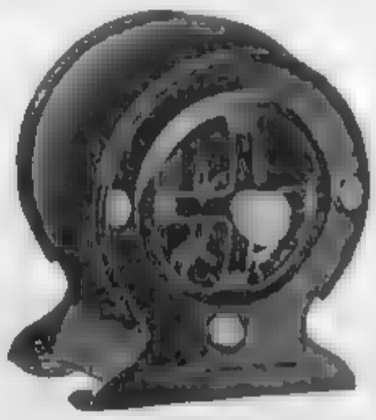
The Greatest of All Values in Construction Toys

—because it contains 15% *more* new and novel parts than any other outfit, such as real automobile wheels, car wheels, truck frames, bolster plates, "T" strips, ratchet pawls, new gears and angle irons.

—because you can build *more* practical working models, models that go through all the operations of the real machines. And that's half the fun, fellows—running the models after you build 'em.

—because the American Model Builder is *built to last*. It contains not a single piece of flimsy wood, tin or iron. Every part is made of the highest grade brass and cold-rolled steel, double-plated.

—and because a real electric motor, as explained in the panel to the right, is included with sets at $2 and up.



Look, Fellows!

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Not a toy, but a real motor that will operate the models you build with your American Model Builder outfit. It has three-pole armature, spring tension brushes, form wound coils, stands 3⅛" high by 2¼" over shaft, has start, stop and reverse switch. Can be operated on dry cells or on city current through our inexpensive transformer.

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to show you the new sets of the American Model Builder and the new instruction book containing dozens of new models never before built with a construction set. He will also give you a booklet showing the new features. If your dealer hasn't the genuine American Model Builder write us, and we will send catalog and full information, with name of dealer who can supply you.

The American Mechanical Toy Co.

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Get in the Big Prize Contest for new models. 155 prizes, valued up to $100 each. Write us for details.

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AS you prosper you want a car that expresses your success. Men who are building new homes are buying National cars—not to parade their affluence, but because men who achieve big things lose tolerance for mediocrity.

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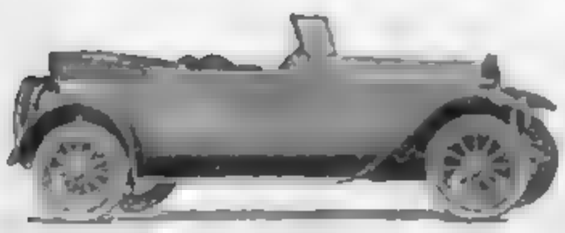

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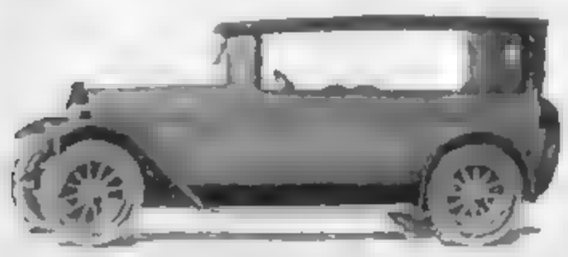

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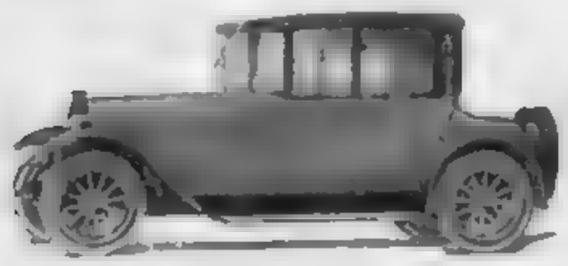

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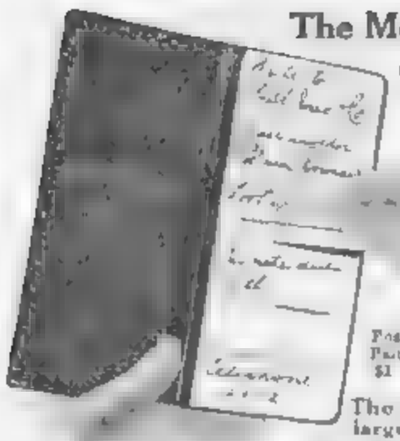

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(Continued from Page 62)

the less a thief. I tell you I took two thousand dollars a year from the bank for ten years undetected. I stole it and was glad of it to the extent that I had made detection humanly impossible. I never"—and Mr. Leigh smiled grimly—"went so far as to feel an artist's pride over my exploit Indeed, at times I rather regretted the necessity of violating the trust reposed in me, for without that trust all my cleverness would have availed nothing. But I tell you that money was in my pocket. I felt it there for many, many years. Your father was a thief as surely as if a jury had found him guilty."

"And if a jury did his son wouldn't," said Tommy eagerly. "And if anybody calls me the son of a thief I'll admit it—with pride!"

"Boy, boy, you do not understand," said Mr. Leigh in a low voice. "You cannot know what it cost me. But I do not begrudge the cost!"

"That's what you said that made me so certain that you had ——" Tommy checked himself abruptly.

"That I had stolen the money? Well, I did, Thomas," said Mr. Leigh firmly.

Tommy smiled forgivingly and said:

"Tell me now how you did not steal the money that you spent on me, won't you?"

"Well, when I saw how I could without being discovered take the money, as soon as I was ready I studied in turn the bank's problem—how to make it impossible for anybody to steal money; and I found a way of preventing not only my theft but other thefts by other people in other positions. And then, because I wondered why people studied so hard how to make money and so little how to keep it, I began to study how to make it. I analyzed some of the bank's most profitable deals and the operations of our most successful financiers. I saw what capital with brains could do; and then what capital without brains and then what brains without capital could do. I found it was not at all difficult for brains to make money the moment capital was made aware of the existence of brains.

"Then I studied opportunities—and found them. So I went to the president, who was a personal friend but too busy to remember personal friends except in his private office, and had a long talk with him. A special position was made for me. I changed our system of accounts, introduced methods and checks that are now in use in nearly all the big banks, and I became an adviser in certain deals. It seems I had some gifts in that direction, my son, peculiar to myself and, therefore, I feared, not transmissible to my son. And—well, I made much more than I had intended to steal, and made it much more easily. But I kept my nominal salary from the bank exactly what it had been, twenty-five hundred dollars a year, that I might continue to be an old and trusted employee—to remind me of what I might have been! It was not hard to make money. I studied money-making in order not to want to kiss you—you were about eight then—and I devoted myself to evolving financial plans for a certain group of capitalists associated with our bank. It was the only way in which I could love you with safety to myself and to you. But I prospered so much that I brought upon your head and mine a second danger, far greater than the love of a father who, though too weak to refuse you anything, was too poor to give you the easiest way to perdition." The old man looked sternly at his son. "It was the danger of being the son of a rich man—the same man, but rich!"

"And is that why at college you always sent what I asked for?"

"I couldn't help sending you what you asked me for. The moment you asked I had to send it, my son. But my salvation lay in realizing my helplessness. I kept close tabs on you at college through friends you could not suspect, and because the reports were not alarming I did not disturb you. I merely fought against my desire to give you more than you asked for, to give you what I could easily afford to give you, what would have given me pleasure to do by giving pleasure to you. I fought that desire—and wrote to you about your studies and never mentioned money, for I did not wish to lie to you. Do you know why after you were twelve you didn't spend your vacations with me? Because I knew that if you did I could never let you go away from me, and I knew you must go back to the school your mother had picked

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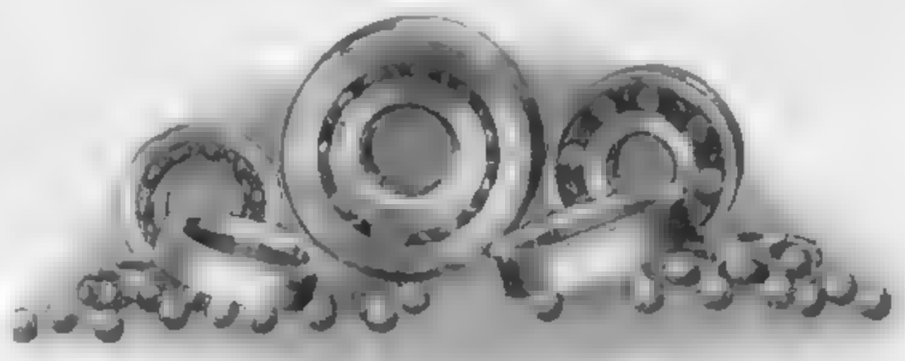

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out for you. I wanted to give you tutors, to keep you at home; and that would not have been good for you and I should have broken my promise. I knew if I let myself go I'd be lost forever."

Mr. Leigh's lips, which he tried to compress, were quivering. Then he tried to smile reassuringly, to convince his son that he had not let himself go after all.

The old man drew in a deep breath and said with a pitiful attempt at playfulness: "That is why I called you Thomas—always Thomas. Now that you are a man you are Thomas. But you never will know how Thomas sounded to me when you were ten! When I heard other people call you Tommy I envied them, for I didn't dare! I didn't dare!"

Tommy irrepressibly rose from his chair and stood beside his father, who thereupon rose. And Tommy threw his arms about his father, as a boy does when he seeks the comfort of his mother's love.

"Dad! Dad! Poor dad!"

"Tommy! Tommy! Tommy!" muttered Mr. Leigh brokenly. "You are a man now and I can't spoil you by calling you Tommy! I can't, can I? My son! Oh, my son, Tommy!"

"You can call me anything you please," said Tommy brokenly, "so long as you call me your son." Tommy was patting the old man's heaving shoulders protectingly. "It's all right, dad." Then Tommy, he knew not why, said: "Call me anything, father! You don't know how much I love you!"

"Let us be men, my son," said Mr. Leigh, disengaging Tommy's arms from about his neck. "Sit down and let us finish our business."

Mr. Leigh sat down. His hands were trembling, and his face was wet with tears.

"Daddy, you must not lose your grip like that. It's all right," said Tommy brokenly, unaware that his own face was wet.

"After all these years," muttered Mr. Leigh, "I—I couldn't help it, Thomas—Tommy boy." His eyes were moist with tears and very bright with a feverish excitement. "Well, let us finish. While I had taken pains never to let you know I was a rich man—I am not really very rich—I had never spoken to you about a profession. You did not show a special liking for any, and after your graduation the decision as to what you should do with your life confronted me. I wasn't interested in your business success, but it seemed to me that you ought to do more than merely take care of what I should leave you. I knew that, barring accidents, I should live until you were old enough to become the sort of man you would be after I died.

"I didn't want you an idler, not even a nice, decent idler with gentlemanly manners and harmless hobbies. And there was also the danger that a rich man's son might become what so many nice boys have become, not entirely through any fault of their own or even of their parents, but from not having something useful to do. I wanted to see you become a man. I wanted you to have all the advantages of a boy who has his own way to make, and I didn't know how. I could not make any argument of mine convincing enough to myself to induce you to act as though you were penniless. I didn't wish to make poverty your spur, but I wanted you to be a poor boy, without my having to refuse you money when I had so much that I craved to give you if only I could give it safely! So I studied my problem as I do any business problem. I must do what would bring out what was best and manliest in you; something to prove whether you were pure gold or merely yellow.

"So—I—I tested you, my son—an awful test, almost beyond my strength. You will forgive me if I have embittered some months of your life. But I suffered more than you—much more, Tommy! Suffered from your absence, for I saw that you were a man the moment I saw how you took my—my confession that dreadful morning. But you were a rich man's son and I had to save you from your own father! The love that had made me a thief might easily make me a fool!" Tommy shook his head. But his father continued: "Every time you sent me those remittances from Dayton—Tommy, Tommy, they nearly killed me! But I allowed you to think that you were the son of a thief and that you had to make good my crime, knowing that if you behaved like a man then you would be a man after you discovered that you did not have to pay back that money. And you are a man, aren't you, Tommy?"

Tommy was conscious of a feeling of relief so great, of a new love so strong, of a gratitude so deep and a happiness so all-pervading, that there was no room for regret over what he had gone through when the secret held a flaming sword over his bare head. Then came poignant remorse that he had never even dimly realized how great was this love of which his father had spoken. A man's soul had been bared utterly before Tommy's gaze—a thing no man can do except under the compulsion of a love unutterably great. Something was due to that man and the naked soul of him.

"Father," said Tommy, bravely confessing his own misdeed, "I want to tell you one thing. It may hurt you, but I want you to know it. I never loved you before. I don't think I was really your son until to-day."

"Oh, yes, you were," said Mr. Leigh hastily. "Yes, you were—my son and your mother's! And now I can talk to you about her as much as I wish. I had not dared before. But tell me—what about Dayton? Are you going back?"

Tommy for the first time realized that he was a rich man's son. There was no need to pay back the seventeen thousand dollars. There was no need to work for wages. But—well, his father would decide and he would do whatever his father wished. He owed it to his father.

"I don't know. What do you want me to do, dad?"

Mr. Leigh could not help seeing Tommy's loving loyalty.

"What do you wish to do, my son?" he asked eagerly.

"Whatever you say," answered Tommy firmly.

"No! No!" Mr. Leigh shook his head violently. "It is for you to decide, Thomas." Then he began to snap his fingers nervously.

"Well, dad," said Tommy slowly, "now that I have found you I don't want to leave you somehow."

"Don't you, Tommy?" cried the old man eagerly. He rose and approached his son with outstretched hands. "Don't you really?"

Tommy saw his father's quivering hands and the light of a great love in his eyes.

"I certainly do not! But ——" He shook his head.

"But what?" asked Mr. Leigh, halting suddenly.

"Well, I think I ought to go back to Dayton." Tommy thought of the shop, thought of how he might accomplish what Thompson had wanted him to do, what he now could accomplish far more easily. "There's work there that I want to do, dad, and ——"

"And what?"

"Well, I want to do it. It's a man's job, and I need not think of the money now, but give myself up to it. But why can't you come with me?" He brightened happily. "How about it?"

But Mr. Leigh said slowly: "Do you want to go back to Dayton?"

"I do and I don't. I want to be with you and I want to be in Dayton."

"But you will go to Dayton?"

"After a while, if—if you'll let me."

Mr. Leigh's lips came together firmly as if he would force himself to be silent.

"Dad!" said Tommy, and took a step toward his father to explain.

"I do not begrudge the cost, my son!" said Mr. Leigh in a voice that rang with gratitude. "I am very happy, for if you had not been what you are ——"

"Dinner is ready, sorr," announced Maggie.

"Come on, dad," said Tommy, taking his father's arm in his and finding great comfort in feeling it so near him.

But Mr. Leigh disengaged his arm gently.

"My son, will you invite me to dine with you at your club? You are a man now, and safe, and—and—I should like to be your guest before you go back to Dayton!"

(THE END)

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JEEVES AND THE UNBIDDEN GUEST

(Continued from Page 10)

him, young Motty would have been in a sanatorium by the time Lady Malvern got back."

"Exactly, sir."

The more I looked at it in that way, the sounder this prison wheeze seemed to me. There was no doubt in the world that prison was just what the doctor ordered for Motty. It was the only thing that could have pulled him up. I was sorry for the poor blighter, but after all, I reflected, a chappie who had lived all his life with Lady Malvern, in a small village in the interior of Shropshire, wouldn't have much to kick at in a prison. Altogether I began to feel absolutely braced again. Life became like what the poet Johnnie says—one grand, sweet song. Things went on so comfortably and peacefully for a couple of weeks that I give you my word that I'd almost forgotten such a person as Motty existed. The only flaw in the scheme of things was that Jeeves was still pained and distant. It wasn't anything he said or did, mind you, but there was a rummy something about him all the time. Once when I was tying the pink tie I caught sight of him in the looking-glass. There was a kind of grieved look in his eye.

And then Lady Malvern came back, a good bit ahead of schedule. I hadn't been expecting her for days. I'd forgotten how time had been slipping along. She turned up one morning while I was still in bed sipping tea and thinking of this and that. Jeeves flowed in with the announcement that he had just loosed her into the sitting room. I draped a few garments round me and went in.

There she was, sitting in the same armchair, looking as massive as ever. The only difference was that she didn't uncover the teeth as she had done the first time.

"Good morning," I said. "So you've got back, what?"

"I have got back."

There was something sort of bleak about her tone, rather as if she had swallowed an east wind. This I took to be due to the fact that she probably hadn't breakfasted. It's only after a bit of breakfast that I'm able to regard the world with that sunny cheeriness which makes a fellow the universal favorite. I'm never much of a lad till I've engulfed an egg or two and a beaker of coffee.

"I suppose you haven't breakfasted?"

"I have not yet breakfasted."

"Won't you have an egg or something? Or a sausage or something? Or something?"

"No, thank you."

She spoke as if she belonged to an anti-sausage society or a league for the suppression of eggs. There was a bit of a silence.

"I called on you last night," she said, "but you were out."

"Awfully sorry! Had a pleasant trip?"

"Extremely, thank you."

"See everything? Niagara Falls, Yellowstone Park and the jolly old Grand Cañon and what not?"

"I saw a great deal."

There was another slightly frappé silence. Jeeves floated silently into the dining room and began to lay the breakfast table.

"I hope Wilmot was not in your way, Mr. Wooster?"

I had been wondering when she was going to mention Motty.

"Rather not! Great pals! Hit it off splendidly."

"You were his constant companion, then?"

"Absolutely! We were always together. Saw all the sights, don't you know. We'd take in the Museum of Art in the morning, and have a bit of lunch at some good vegetarian place, and then toddle along to a sacred concert in the afternoon, and home to an early dinner after a quiet nut-sundae at the drug store. We usually played dominoes after dinner. And then the early bed and the refreshing sleep. We had a great time. I was awfully sorry when he went away to Boston."

"Oh! Wilmot is in Boston?"

"Yes. I ought to have let you know, but of course we didn't know where you were. You were dodging all over the place like a snipe—I mean, don't you know, dodging all over the place, and we couldn't get at you. Yes, Motty went off to Boston. Said he was frightfully keen on giving all those memorials of the past the double-o."

"You're sure he went to Boston?"

"Oh, absolutely." I called out to Jeeves, who was now messing about in the next room with forks and so forth: "Jeeves, Lord Pershore didn't change his mind about going to Boston, did he?"

"No, sir."

"I thought I was right. Yes, Motty went to Boston."

"Then how do you account, Mr. Wooster, for the fact that when I went yesterday afternoon to Blackwell's Island prison, to secure material for my book, I saw poor, dear Wilmot there, dressed in a striped suit, seated beside a pile of stones with a hammer in his hand?"

I tried to think of something to say, but nothing came. A chappie has to be a lot broader about the forehead than I am to handle a jolt like this. I strained the old bean till it creaked, but between the collar and the hair parting nothing stirred. I was dumb. Which was lucky, because I wouldn't have had a chance to get any persiflage out of my system. Lady Malvern collared the conversation. She had been bottling it up, and now it came out with a rush:

"So this is how you have looked after my poor, dear boy, Mr. Wooster! So this is how you have abused my trust! I left him in your charge, thinking that I could rely on you to shield him from evil. He came to you, innocent, unversed in the ways of the world, confiding, unused to the temptations of a large city, and you led him astray!"

I hadn't any remarks to make. All I could think of was the picture of Aunt Agatha drinking all this in and reaching out to sharpen the hatchet against my return.

"You deliberately ——"

Far away in the misty distance a soft voice spoke:

"If I might explain, your ladyship."

Jeeves had projected himself in from the dining room and materialized on the rug. Lady Malvern tried to freeze him with a look, but you can't do that sort of thing to Jeeves. He is lookproof.

"I fancy, your ladyship, that you may have misunderstood Mr. Wooster, and that he may have given you the impression that he was in New York when his lordship was—removed. When Mr. Wooster informed your ladyship that his lordship had gone to Boston, he was relying on the version I had given him of his lordship's movements. Mr. Wooster was away, visiting a friend in the country, at the time, and knew nothing of the matter till your ladyship informed him."

Lady Malvern gave a kind of grunt. It didn't rattle Jeeves.

"I feared Mr. Wooster might be disturbed if he knew the truth, as he is so attached to his lordship and has taken such pains to look after him, so I took the liberty of telling him that his lordship had gone away for a visit. It might have been hard for Mr. Wooster to believe that his lordship had gone to prison voluntarily and from the best motives, but your ladyship, knowing him better, will readily understand."

"What!" Lady Malvern goggled at him. "Did you say that Lord Pershore went to prison voluntarily?"

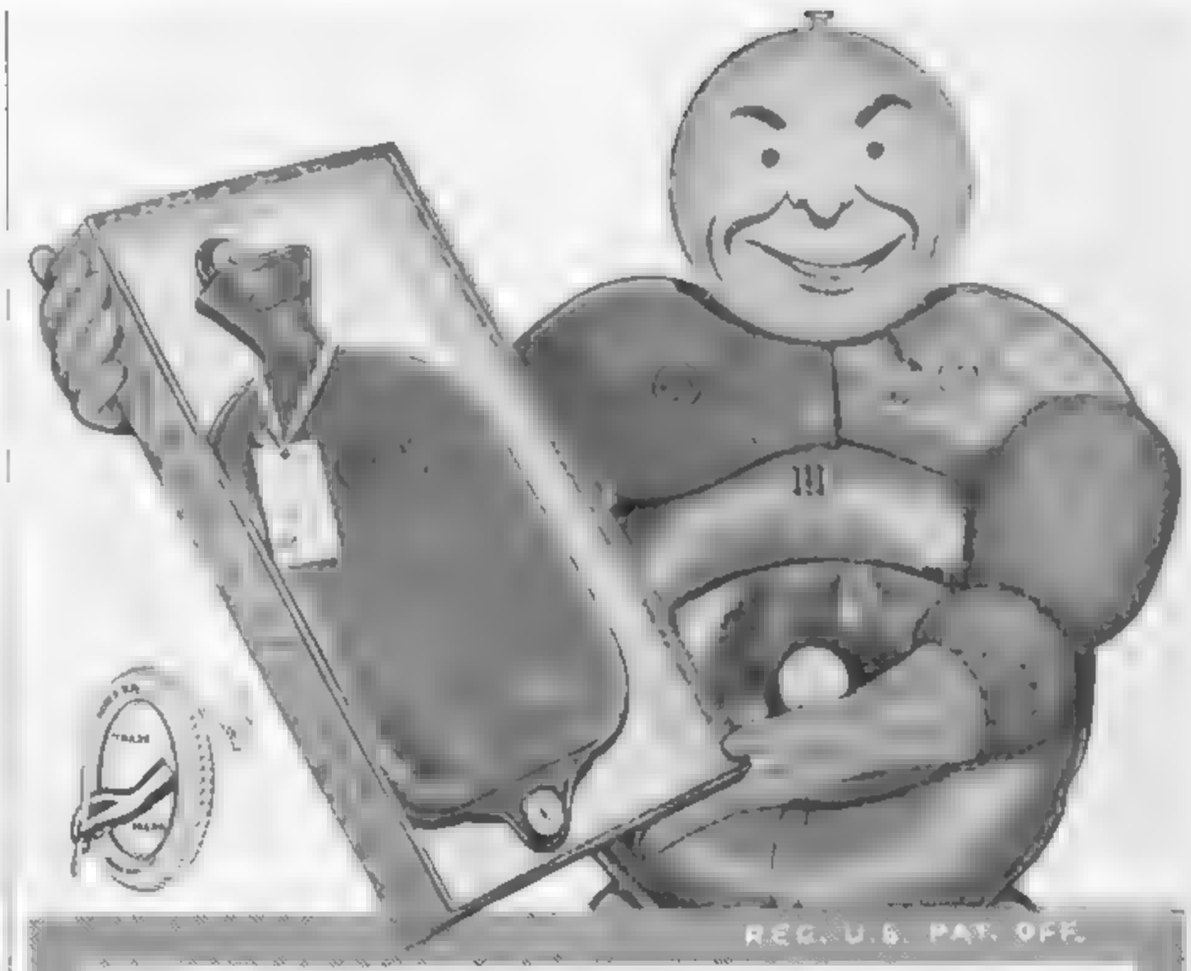
"If I might explain, your ladyship. I think that your ladyship's parting words made a deep impression on his lordship. I have frequently heard him speak to Mr. Wooster of his desire to do something to follow your ladyship's instructions and collect material for your ladyship's book on America. Mr. Wooster will bear me out when I say that his lordship was frequently extremely depressed at the thought that he was doing so little to help."

"Absolutely, by Jove! Quite pipped about it!" I said.

"The idea of making a personal examination into the prison system of the country—from within—occurred to his lordship very suddenly one night. He embraced it eagerly. There was no restraining him."

Lady Malvern looked at Jeeves, then at me, then at Jeeves again. I could see her struggling with the thing.

"Surely, your ladyship," said Jeeves, "it is more reasonable to suppose that a gentleman of his lordship's character went to prison of his own volition than that he committed some breach of the law which necessitated his arrest?"



Rubber Goods *for* Christmas

IN making up your Christmas lists don't overlook rubber goods. With the greatly increased cost of all necessities, this is pre-eminently a year for useful and sensible gifts, especially within the family.

Miller Standard RUBBER GOODS

A Miller Hot Water Bottle with C-Kure-Nek cannot leak, will last for years and bring comfort or relief at many a trying time.

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And in every home there should be a Miller Rubber Sponge for each member of the family. Any of these is a thoughtful and an acceptable gift.

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Miller Standard Rubber Goods include also

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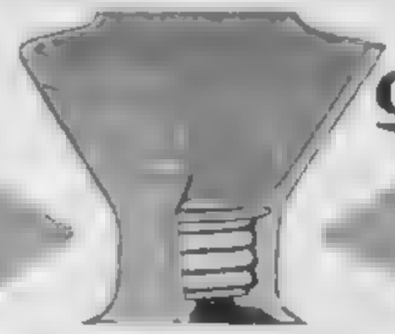

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Agency Division, Box 693

THE CURTIS PUBLISHING COMPANY

Independence Square, Philadelphia

Lady Malvern blinked. Then she got up.

"Mr. Wooster," she said, "I apologize. I have done you an injustice. I should have known Wilmot better. I should have had more faith in his pure, fine spirit."

"Absolutely!" I said.

"Your breakfast is ready, sir," said Jeeves.

I sat down and dallied in a dazed sort of way with a poached egg.

"Jeeves," I said, "you are certainly a lifesaver!"

"Thank you, sir."

"Nothing would have convinced my Aunt Agatha that I hadn't lured that blighter into riotous living."

"I fancy you are right, sir."

I champed my egg for a bit. I was most awfully moved, don't you know, by the way Jeeves had rallied round. Something seemed to tell me that this was an occasion that called for rich rewards. For a moment I hesitated. Then I made up my mind.

"Jeeves!"

"Sir?"

"That pink tie!"

"Yes, sir?"

"Burn it!"

"Thank you, sir."

"And Jeeves!"

"Yes, sir?"

"Take a taxi and get me that Longacre hat, as worn by John Drew!"

"Thank you very much, sir."

I felt most awfully braced. I felt as if the clouds had rolled away and all was as it used to be. I felt like one of those chappies in the novels who calls off the fight with his wife in the last chapter and decides to forget and forgive. I felt I wanted to do all sorts of other things to show Jeeves that I appreciated him.

"Jeeves," I said, "it isn't enough. Is there anything else you would like?"

"Yes, sir. If I may make the suggestion—fifty dollars."

"Fifty dollars?"

"It will enable me to pay a debt of honor, sir. I owe it to his lordship."

"You owe Lord Pershore fifty dollars?"

"Yes, sir. I happened to meet him in the street the night his lordship was arrested. I had been thinking a good deal about the most suitable method of inducing him to abandon his mode of living, sir. His lordship was a little overexcited at the time, and I fancy that he mistook me for a friend of his. At any rate, when I took the liberty of wagering him fifty dollars that he would not punch a passing policeman in the eye, he accepted the bet very cordially and won it."

I produced the roll and peeled off a hundred.

"Take this, Jeeves," I said, "fifty isn't enough. Do you know, Jeeves, you're—well, you absolutely stand alone."

"I endeavor to give satisfaction, sir," said Jeeves.

Fooling the Enemy

LONG BEN, a New Mexican stage driver with a soft voice and a gentle disposition but with several notches on the handle of his revolver, is not given to seeking trouble.

Not long ago he brought in a two-hundred-pound salesman and, the roads being unusually rough, landed both him and his trunk in rather bad repair. The more the traveling man thought of it the madder he got; and that night, when he discovered how his trunk had been wrecked, his wrath boiled over and he announced that in the morning he would beat that stage driver into unconscious ugliness. He got up early and paced the office of the hotel, awaiting the arrival of Long Ben.

One of the stage driver's friends slipped over to the office of the livery stable, where the latter slept, and tipped him off:

"Say, Ben, that fire-eating pickle salesman you brought in last night is over there laying for you, and is going to knock your alleged head off as soon as you go to breakfast."

Rubbing his cheek speculatively, he said in his peculiarly mild drawl: "I'll just fool that guy. I won't go to breakfast!"

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No. 4711 White Rose Glycerine Soap

The perfect complexion has the charm of fine texture, too, and 4711 White Rose Glycerine Soap is a real treat.

For the sample cake send 2 stamps; or for 10c in stamps we will send a package containing a sample cake of No. 4711 White Rose Glycerine Soap, a sample bottle of No. 4711 Extract of Violet, and a sample bottle of No. 4711 Eau de Cologne.

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It is La Sultana—a fine, carefully made, generous size (see illustration), genuine Havana cigar—so smooth, mellow and mild that in quality and satisfaction it compares with higher priced cigars.

Wherever La Sultana is smoked it makes friends. It already has made so many that we have had to more than double our factory. But we want it to have more! So we are making this special Christmas offer:

We will ship to any address in United States territory fully prepaid, a box of 12 La Sultana Cigars on receipt of sixty cents—provided you furnish us with your dealer's name and address.

This offer holds good until December 31, 1916.

Why We Do This: La Sultanas are sold by cigar dealers generally. This special offer is made to help these dealers by introducing this fine and popular new cigar in their territory. Trial means sales. Duplicate orders will not be supplied by us. For all subsequent purchases you will go to your cigar dealer. If he hasn't them already, arrange with him to carry La Sultanas for you.

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—and Special Prest-O-Lite Battery Service Stations Everywhere

Not only a better battery but backed by Prest-O-Lite Service

THE LION'S EYES

(Continued from Page 15

"Poor old beast!" whispered Gaunt.

The lion pricked up its ears at the first sound of the human voice. Ibrahim, fifty feet beyond, did not hear. He was repeating guttural ejaculations to Allah. The fact that the lion noticed his words at all confirmed the captive's first impression. This was not really a vicious beast. He was a noble of the desert, driven mad by pain.

Gaunt now whispered and talked to him every time the beast plunged near. He cooed as to a dove. He murmured sibilantly as to a cat. He tried all the arts of a tamer to appease. He recalled numerous instances he had heard of in his expeditions of how lions had been cajoled by kindness when they had been wounded or in pain. That was the nature of the noblest of this species, of which it is truest that the female is more deadly than the male.

Now, at last, Stuart Gaunt ventured to stand. This act nearly drove the three other lions insane; but the fourth still fought flies. Then Gaunt noticed for the first time that each chain ended in a ring, and each iron post had a hook pointing downward. This hook held the ring upon the post. A child could have lifted it off; or Ibrahim, if he dared; or a lion, if it knew how.

It was approaching the hour of the midday meal. Gaunt lifted the earthen jar. It was full. The captive wet his mouth carefully, while the lions, hearing the gurgle, leaped to their full height. To the five thirsty captives that jar of water had become the necessity of life. Still dry, Gaunt now lay down, pulled his *Aaba* over his head and tried to sleep, for it would be long before the setting of the sun.

This flirtation with a life at stake Ibrahim could not see, for the black-maned lord of the desert was in direct line between the two men. Ibrahim watched the motionless captive. His vindictive grudge against an overbearing English officer was bearing pleasant fruit. This foul Arab had fed on camel's flesh, and he had absorbed into his system the quality of the camel, which of all creatures is the most malicious and tenacious of anger. At the first declension of the sun Ibrahim turned toward the north and made his prescribed invocations. With another look he shuffled toward the camp to sleep and eat. A long night's vigil was before him.

But Gaunt did not sleep. He was marshaling his memory and experience. To shoot the blind lion and make a dash was idiocy. He could not hope to get by a single sentinel. And what of Ibrahim? His plan must be finer, more inclusive, more secure. He remembered the waiting launch. He had been abandoned to a terrible fate. He must expect no succor from the dignified Sheik of the famous tribe of Al Hejaz. It was his wits against the whole white camp. It was a one-man power against the watchful ferocity of a cordon of starving lions. And the lion in torment was his only hope. He stealthily lifted a fold of his *Aaba*.

When he discovered the camel driver gone he got to his haunches and faced the blind Arabian. Not a soul was in sight. Stuart Gaunt's face now became a study. He had often made love before—but not to a maddened lion—not for his life. This was Arab love making in which the Saxon was merged into the sands of the Mohammedan Desert. Gaunt tightened the rope that bound his turban and repeated in Arabic the verse from the Koran: "There is no beast on earth, nor fowl which flyeth with its wings, but the same is a people like unto you: unto their Lord shall they return."

Comforted by this doctrine of animal equality and immortality, which in his soul he believed and had often quoted, he prostrated himself toward Mecca. At that moment, by the alchemy of his garb and imagination, the English spy had been temporarily transformed into a follower of the Prophet; and, as he bent, the lion stretched out its paws and gave a piteous whine of appeal. It was the Prophet's answer to the captive's faith.

Gaunt put forth his stained and filthy hand and patted the huge paw. Then his fingers crept up the soft, sleek forearm, firmly, delicately. The great frame quivered as the lion heaved a luxurious sigh and fell upon its flank.

"*Allahoo Agber!*" repeated the captive over and over again in soothing tones—"God is the greatest!"

To this the lion listened with twitching ears.

Gaunt hesitated no more. He did not even put his hand to his automatic. Instead, he grasped the water jar and boldly crept within the outstretched limbs.

"*Allahoo Agber! Allahoo Agber!*" his lips soothed.

He let a little water gurgle into his right palm and, with another prayer, applied it to the lion's eyes. There was a twitch, a fierce growl, a sudden stiffening of all the muscles, a sniffing of a strange but not unpleasant scent; then an utter relaxation. Gaunt had not moved. Now he poured more of the precious water. He lifted the hem of his *dishdasha* and wiped the lion's eyes. This he did as tenderly as a mother might her baby's. For the first time those yellow orbs were cooled, the pestering flies put to flight, and the sudden sight came.

Lazily the lion looked into the face of its beggar nurse. When the man desisted the lion lifted an admonitory paw—a gesture of the cat-and-mouse variety. Gaunt tore off a piece of his cotton shirt and laid it, soaking, over the lion's face, and in that second slipped between the paws back to his old position.

The water bottle was half empty; but the captive had conquered.

For a few moments the lion lay with soothed eyes. Of what did it dream? Of chasing the antelope in the Dahna Desert? Of hiding in the cool caves of the Ruba el Khali? Of seeing? Of seeing without burning pain and pestering flies? Did it recall the new scent of a filthy beggar man who had the miraculous gift to soothe and please? Then it woke. The cloth had slipped. New ichor was oozing. The swarm had returned. The man had slipped beyond its clutch. The lion rose and roared for succor. The three others tossed their manes and howled, trying to outvie each other in power.

Nature produces no such solemn, awful resonance! Each deep-toned roar gains a terrific intensity until the fourth, when the voice dies away in muffled rumbles, like those of distant thunder. Hearing those reverberations, the whole camp quivered; but the camel driver thanked Allah that the entertainment of those who have rejected the true faith shall consist of boiling water and the burning of hell-fire.

It was in the cool of the evening, after the third meal, that he hurried back to squat and gloat; for it had been decreed that on the morrow, at the rising of the sun, the spy should be given to the lions, who by that time would be maddened enough by hunger and thirst to afford the faithful a joyful spectacle.

For a long while Ibrahim sat upon his haunches as the stars became brighter and brighter, and lower and lower. And, as the sands cooled beneath their velvet paws, the lions became more restless, clanking their regular beat to and fro, coming up at the end of their chains with a twitch and a growl. In the distance, from under the palms, the snarling of spiteful camels could be heard; but the palms could not be seen. Only the outlines of what was near by were visible. To Gaunt the lions loomed like mountains before the firmament; but he could not see Ibrahim.

Then he heard the strident voice:

"Sleep well, O *Goori*, for to-morrow the dust and molten metal shall devour thine entrails—thou son of Eblis!"

But Gaunt's answer was to stretch forth his hand and pat the paw of the lion, which remembered the water in its eyes, and which dreamed of its mate and cave in the fastnesses of Ruba el Khali. The lion halted and whined. The prisoner did not wait the call. He had torn another piece from the hem of his garment, which he now soaked with the precious water. With one step he was within the whim of the king of the desert. But, before the lion could even raise a paw of protest or a whimper of delight, he felt the grateful cooling of his eyes that his soul had craved. Gaunt put one arm boldly about the lion's neck while with the other he wet the clotted orbs.

"*Allahoo Agber!*" he cooed as he bathed and felt.

It was as he suspected—the iron ring about the lion's neck was held by a clasp that a mere touch could loosen. Gently Gaunt lowered the ring and the chain to the sand. The lion was free; but its eyes, now open, sought out the face of its liberator as it purred its sensuous joy.

With his water bottle in one hand and with a gentle pressure of the other, Gaunt

The doctor says "Yes-give them all Girards!"

Wise old Santa called him on the 'phone about it. And the doctor stands shoulder to shoulder with Santa for the Girard cigar, because he knows it never robs the smoker of his mental efficiency or his physical well-being.

A Girard Christmas for all smokers is what the doctor and Santa believe in. They know the full-flavored Havana fragrance of the Girard. They know it's the national cigar, sold and smoked the country over. They know it is easy for Santa to get a fresh supply wherever he is. Last and best, they know that

The Girard Cigar

never gets on your nerves

Why not write "Girards" opposite the names of all the smokers on *your* Christmas list? It's the sure-fire way to give them *guaranteed* Christmas cheer. And whether the beneficiaries are customers, friends, relatives or employees, you'll win a heap of gratitude.

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Place your order to-day with the nearest Girard dealer for your Christmas Girards. Or if you prefer your own dealer and he doesn't sell Girards, just show him this advertisement and our address, and he'll get them for you.

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Just send us a list of those to whom you wish to give Christmas Girards. Name the colors and shapes wanted (Light, Medium or Dark; 5 inch Perfecto, 5½ inch Panetela or 5 inch Blunt). These are all 10 cent sizes. Inclose your check or money order. And we will have them delivered, prepaid, promptly on the date you name.

14 sizes 10c and up
Boxes of 25 and 50 cigars

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The "Broker"
Actual size, 10c

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The wrist watch she receives for Christmas will find a way of stealing into view if it's a Waltham! Nor will he be shy of "matching" it with his new Waltham.

We suggest that you give a watch. A watch that is both ornament and instrument. A watch to be worn, not just "carried." A watch which shows on the face of it that it is heir to a fine old tradition and will beat true to it through life. In brief, a Waltham Watch. It will be the special little "thrill" of the day and the faithful servant of many days to come.

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Your jeweler will be only too glad to show you his "Maximus" Waltham or any other Waltham Watch you may desire. Whatever Waltham you may select, the world-wide Waltham reputation *guarantees* that it is "the best of its kind."

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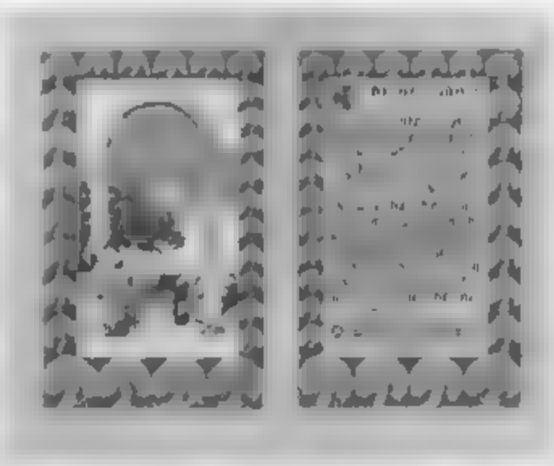
Why not a subscription for *The Saturday Evening Post* or *The Country Gentleman* for Him and *The Ladies' Home Journal* for Her? Such a gift is reasonable in price and yet sure to please—friend or relative.

What's the alternative? Crowded stores, hauled-over goods, impatient shoppers and irritable clerks. Not very satisfactory, is it? No wonder gift-giving isn't what it should be. You can avoid all this annoyance. By our plan all you have to do is to send $1.50 for *The Post* or *The Journal* or $1.00 for *The Country Gentleman*, together with the names of the recipients, and your part is done. A beautiful gift card, bearing your name as donor, will be mailed to arrive on Christmas morning.



The Saturday Evening Post Presentation Card

Order now, and then forget that Christmas present list.

Box 608, Subscription Division

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA, PENNSYLVANIA

guided the creature, ignorant of its freedom. They turned. They walked slowly, the lion switching its tail sinuously. In front they saw the shadow of a crouching man—the shadow of an Arab beggar against the dropping stars. They were still within the radius of the chain, and Ibrahim sat unmoved, gloating. He saw the approaching shadow, but did not heed that it was a composite.

"*Allahoo Agber!*" whispered the English sportsman into the ear of his new friend as he guided him mercilessly toward the squatting figure.

"*Allahoo Agber!*" cooed the captive.

He poured the last drops from the bottle upon the forehead of the beast, whose wide-open, seeing eyes gleamed opalescent in the night.

Beyond the limit of the useless chain they strode. Then Ibrahim started. What was that horror upon him? What miracle did his eyes behold? For not a cubit away the figure of the lion dissolved into two—a man, gigantic under the electric stars, like unto one that tears forth the souls of some with violence, his arm about the beast's neck, smiling as he looked.

Ibrahim scrambled to his feet. The lion saw the movement and smelled the offensive odor of an enemy.

Gaunt dropped his arms, while the lion stiffened in every muscle. Then the driver of camels uttered a great cry. It was as horrible as that of a horse on the battlefield in its last throes. But before Ibrahim, the traitor, could move, the lion had leaped. There was a muffled growl and a crunch.

The last that Gaunt saw was a black shadow loping in mighty bounds toward the East, while from its head there rose and fell a bundle that gleamed a sickly white, until finally it was wrapped in the folds of the desert.

It was an hour before dawn when the night orderly knocked upon the general's door.

"Lieutenant Gaunt, sir."

"Send him right in."

No longer the beggar slunk. Erect, like an officer of a conquering nation, he swept in. Behind him his torn and stained *dish-dasha*, emblem of the desert, trailed like a coronation robe. Stuart Gaunt brought his hand to a stiff salute.

"I beg to report, sir."

His voice rang. There was none of the effete in its timbre. The whine of the beggar and the drawl of caste had both disappeared in the incisive sentence of the tried man.

"You saw the Sheik of Al Hejaz?"

"I said to Nagib: '*El Essad-Jooaañ!*'"

"You have been long returning."

"Ibrahim betrayed me, sir."

The general's eyes covered his subordinate in one comprehensive look. Then they softened; but his voice remained curt.

"So they caught you?"

"Yes, sir. I was a bally fool! They cast me among the lions."

"I have heard of that. There were four—tethered?"

"Yes, sir—three Arabians and one English."

"English?"

"Yes, sir. English; for he was blind!"

The general's face took a deeper shade. His eyes became slits.

"Blind!" he repeated. "English! I see! I see! And what did you do?"

"What we are all doing, sir; I opened his eyes. He passed me through. That's all, sir."

The lieutenant in rage brought his hand to salute and half turned.

"And Ibrahim?" The general tugged at his mustache as he raised himself a little higher on his cot. "I suppose we must get him sometime."

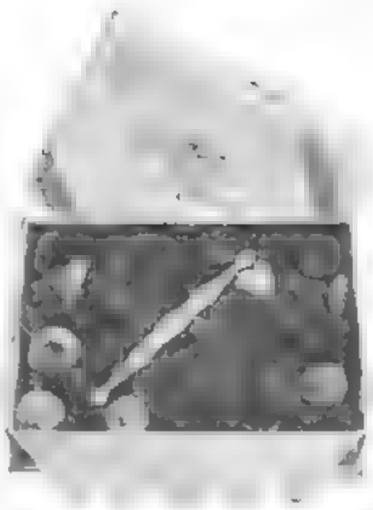
"That's all done, sir," the soldier answered casually. "As soon as the lion could see he carried him off. That's the British of him."

The general did not fully understand, but he did know that the reticence of his soldier was as great as his achievement.

"Very well, captain, you must be tired. Good night!"

"Sir?"

"I said *Captain!* Good night!"



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Ambrosia Chocolate Tixies give a new meaning to Christmas sweets—an out-of-the-ordinary holiday gift that is hailed with delight. Send $3.00 for three full pounds (sold in three pound boxes only) prepaid and insured to you. For two boxes or more at one time deduct 25 cts. per box. Money back if not satisfied

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Dealers write for special dozen quantity order on Ambrosia Chocolate Specialties.

For His Christmas

a Rockwell Reminder

A daily calendar. Le... Insert new pad... sets ahead that long...

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Name on cover in gold	.25

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Write for Catalog Prize Contest for Advertising Purposes

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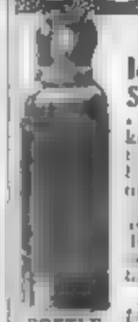
Something For Everyone ICY-HOT $1.25 and Up

For selection, see complete line at your dealer's. Or write for new catalog No. 25 showing ... and prices of the ... Bottles for the ... Pitchers and Drinking Jars ... Thermos Bottles and Specialties. Sent ... Request.

For the Motorist ... Thermos Bottle with plates, knives, forks, spoons, drinking cups, napkins, removable lunch tray, etc.

CARAFE No. 515

ICY-HOT



Keeps Contents
Icy-Cold . . . 72 Hours
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Icy Hots are indispensable for keeping ... hot or cold. ... Ask Your Dealer ... cork it. Temperature of contents cannot be affected by outside ... Send for ... Lunch Kit for Workers and ... Consists of ... case, black enameled, leather handle, ... per compartment holds bottle which keeps ... hot or cold, lower compartment keeps ... Complete $2.25

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Illustrating "Sellers" *Kitchenead* "Special" with Automatic Lowering Flour Bin

Sellers
THE BETTER KITCHEN CABINET
KITCHENEED

We wish it were possible to pen-picture all that "Sellers" *Kitcheneed* will do for you when we say—

"Sellers" *Kitcheneed* "Special" Helps Lighten Your Burden of Kitchen Work Every Single Day

WE would picture you first as we have shown our girl in the illustration above—with ease putting fifty pounds of flour into the lowered bin and then with ease putting the bin back into position. We would picture you comfortably sitting on a stool at this splendid piece of furniture preparing a daily meal.

With that snowy-white, sanitary, porcel-iron, absolutely indestructible table top fully extended, sitting there with pots and pans, knives and forks, all needed utensils right there just where you want them, and there with flour, sugar, spices, extracts—every necessary ingredient—not moving one single step—*you prepare that meal.*

And then with this picture in mind, go to your dealer's and yourself operate this automatic lowering flour bin and then sit as we have pictured you before "Sellers" *Kitcheneed* and come to a realization of the full meaning of what we say, "It helps lighten the burden of kitchen work every single day."

In the meantime may we send you our book, "Your Kitchen Cabinet"? It tells an interesting story of *Kitcheneeds.*

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"Satisfaction"

Not Like Other Gifts—This Razor *Must* Satisfy or It Need Not Be Kept

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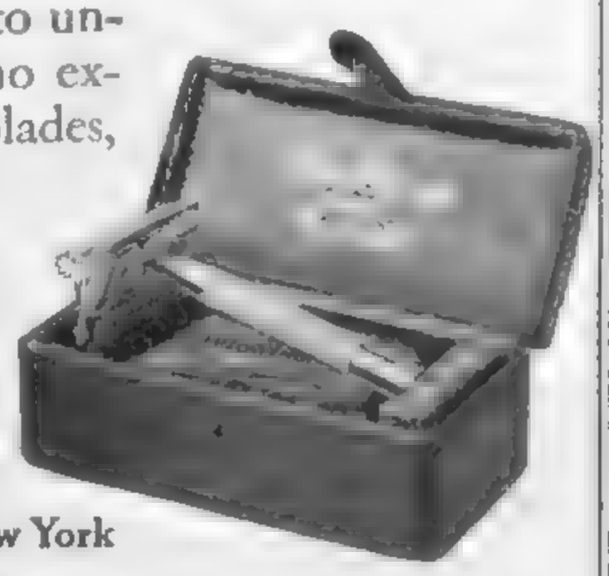

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AutoStrop Safety Razor Co., 345 Fifth Avenue, New York

This offer is also good in Canada. 83 Duke Street, *Toronto*

SHOESTRINGS

(Continued from Page 20)

Presently she turned to stare at Mr. Tams. Mr. Tams, naturally, had dressed for dinner. Elegant, he also sparkled brightly. Evidently the morrow's event thrilled him, for "That reminds me!" and "Have you heard!" fell repeatedly from his lips. Besides, every time he spoke it was to mention some well-known personage, some distinguished member of society.

Miss Pickell, daughter of the Burlingame Pickells, Sir Lionel as well, he spoke of several times. In no way dashed by the fact that they had failed to reappear, he planned now to look them up. A pity he had not done so before; he would have enjoyed having them on the yacht. However, both Mrs. Gladdis and Mrs. Harvey had accepted; and mentioning this for the sixth or seventh time, Mr. Tams also mentioned an entertainment he was planning, a lawn fête to be given in their honor. Ere it occurred he must certainly locate Miss Pickell and Sir Lionel.

Curiously, Sir Lionel was not at the hotel. Mr. Tams had inquired, but no one seemed to know him. Of course he might be there *incog.*—the British nobility often traveled so—or possibly he was among the cottage colony, and not going about much.

"I'd try San Diego too," suggested Mrs. Wallop. "Maybe he likes the meals over there better."

Possibly. A few minutes later, saying she must go to bed, Mrs. Wallop departed; and the instant she closed the door behind her Miss Minch abruptly rose.

At every allusion to Miss Pickell and Sir Lionel, Miss Minch had seemed to smile, but whenever Mrs. Harvey or Mrs. Gladdis was mentioned Miss Minch's expression grew somewhat different. Instead of smiling, one had thought she scowled.

"Giving a lawn fête, are you?" she inquired now.

Mr. Tams said yes. Naturally, after Mrs. Harvey's courtesy to him, he must do something to return it. Tea would be served in the bungalow; and it would be delicate, he planned, to let Mrs. Harvey arrange the list of guests. The lawn fête, by all means.

"Yes, but where are you going to get the lawn?" demanded Miss Minch.

When Mr. Tams pointed out that the bungalow had quite a lot of lawn, that the grass plot in front was at least eighteen by twenty, room for fully four tables, a lawn umbrella and probably a croquet set, Miss Minch grinned. Half the party, if anyone came, would have to sit on the curb outside—either there or on the front steps. "Their feet'd be hanging over the fence, besides," added Miss Minch.

But Mr. Tams only smiled. It was rather in pity too.

"You don't understand, I fear," he said. "The larger the crowd, the more it is a success with these affairs. A crush gives them distinction."

Miss Minch gave her shoulders a shrug. Evidently, however, the lawn fête was not the entire cause of her somewhat singular mood. A moment later she spoke again:

"Say, you're going to get a yacht, too, ain't you? Then there's that house you're going to build, the Italian villa—that and the pack of dogs you're meaning to buy, those dachshunds."

"Beagles," corrected Mr. Tams.

"The beagles, yes," nodded Miss Minch; "dogs, a limousine and a private car; that stable of horses, too; then the ballroom with the villa. Do I get it right?"

Stiffly Mr. Tams said yes. He indeed had mentioned the things. He was astonished, however, at Miss Minch's air.

"Say," said Miss Minch abruptly, "you've been with that widow again, haven't you?"

Mr. Tams started sharply. Then he stared.

"I just wanted to know," added Miss Minch. "Real interested in you, isn't she? Says you interest her strangely, doesn't she?—'strangely,' that's the word. Hopes she'll see more of you, what? I wouldn't wonder, too, if she's called you a cute wretch, a perfect villain!"

He gaped. Was Miss Minch a seer, a mind reader? Or had she been eavesdropping?

"Why, who told you?" he gasped.

"No one," grunted Miss Minch. "She would, you know. Before you know it, I wouldn't be surprised, she'll be leaning heavily on your arm, asking you if you're really leaving soon, and doesn't the moon look sad to-night. Huh!" Mr. Tams crimsoned to the ears. "And begging you," continued Miss Minch, "to be careful about yourself, these coast fogs are so treacherous; and if you cough to be sure to put on heavier ones; she's a lonely woman and your acquaintance has been the one bright spot to her. Rough work, maybe," commented Miss Minch—"the roughest; only it goes, it goes. A wonder, too, the way you all fall for it."

"Really, I say!" protested Mr. Tams.

His face scarlet, he raised a protesting hand. Mrs. Gladdis was a refined, charming lady, a member of the best set. He could not sit by idly and hear her so rudely discussed

"That's all right!" retorted Miss Minch. "What I want to know is, has she seen your bank book yet?"

His bank book? Mr. Tams never had been more shocked, more scandalized. Show a lady his bank book!

"Say," said Miss Minch abruptly, "you cut out this junk! You can't play this game! It ain't that you're a joke; there's worse running round here right now, putting up a front, getting their names in the paper, and swelling up fit to burst—swells, yes; as swell as a dried apple in a cloudburst. No, you may be a joke, but it isn't that! If you want to find out what's what, you ask that widow what's her favorite author, her favorite book. It's the bank book, if I'm not mistaken, and you show her yours. Believe me, that'll fix her. It'll fix you too!"

Mr. Tams was aghast.

What did she mean, fix her, fix him too? Why, too, aside from her attack on Mrs. Gladdis, had Miss Minch said he was a joke? That he was a joke, but hadn't enough to get away with it? The thought staggered him. Was it possible he still was not a gentleman? That still he lacked enough money to be one?

Impossible! Had not Mr. Alsop assured him he had?

So, too, had Mr. Lubin. Indeed, wealthy, the intimate of the social set, himself prominent among them, in fact, Mr. Lubin had gone even further: He had assured Mr. Tams that even without money Mr. Tams still would be a swell, a gentleman. "In course, though," Mr. Lubin had added, "th' more what a feller has, the more swell *and* a gentleman he is." Then he had nudged Mr. Tams in the ribs, most friendly and genial in his way. "Maybe I let you in on something good, what? A little deal?" The deal he had even mentioned—"a gentlemen's agreement," as Mr. Lubin had termed it. "We are all gentlemen, vat?" It was, in fact, this Mr. Lubin's little plan, the promise he had made, that had set Mr. Tams' talk soaring into the topic of yachts, villas, limousines, private cars and ball rooms. True, Mrs. Gladdis had suggested them, but it was Lubin, his friend, the Wall Street magnate, who personified their fulfillment.

Miss Minch, staring at him closely, seemed somehow to divine his thoughts.

"Say!" cried Miss Minch.

She paused, staring at him. All at once the color poured out of her face, and left her gaping, white.

"Say, I'm not too late, am I? That fellow Lubin, has he got to you already?"

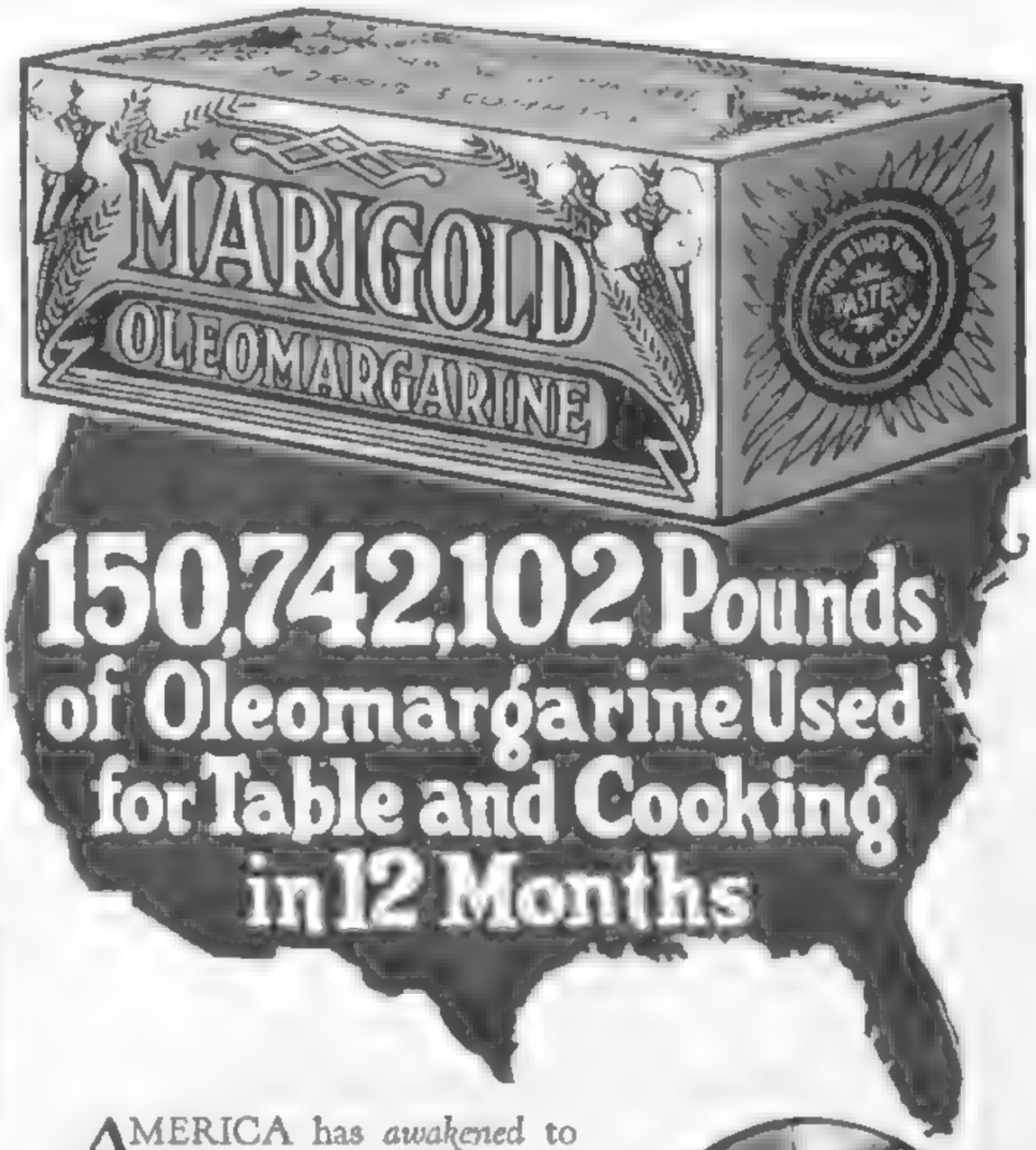
Mr. Tams didn't know what she meant. Stiffly he said so. He and Mr. Lubin, true, were planning a coup, a little flyer in the market together, but as yet nothing had been done. Details were to be arranged later, the day after the yachting party probably. Or else on Monday or Tuesday. There was no haste.

"My word!" said Miss Minch, still gasping. Then mysteriously she added, "Thank the Lord, I'm not too late, yet!"

Out in the pergola Miss Negley was still looking at the moon. Mr. Alsop had just left. Across the street, lurking in the shadow of a palm, was the figure of a young man. The fellow, for some reason, appeared to be watching the bungalow; and every now and then Miss Negley glanced at him. When she did so she smiled. The smile was curious.

All at once Miss Negley saw Miss Minch was standing beside her. Miss Minch had on her hat and a wrap.

"Going out?" exclaimed Miss Negley, surprised.



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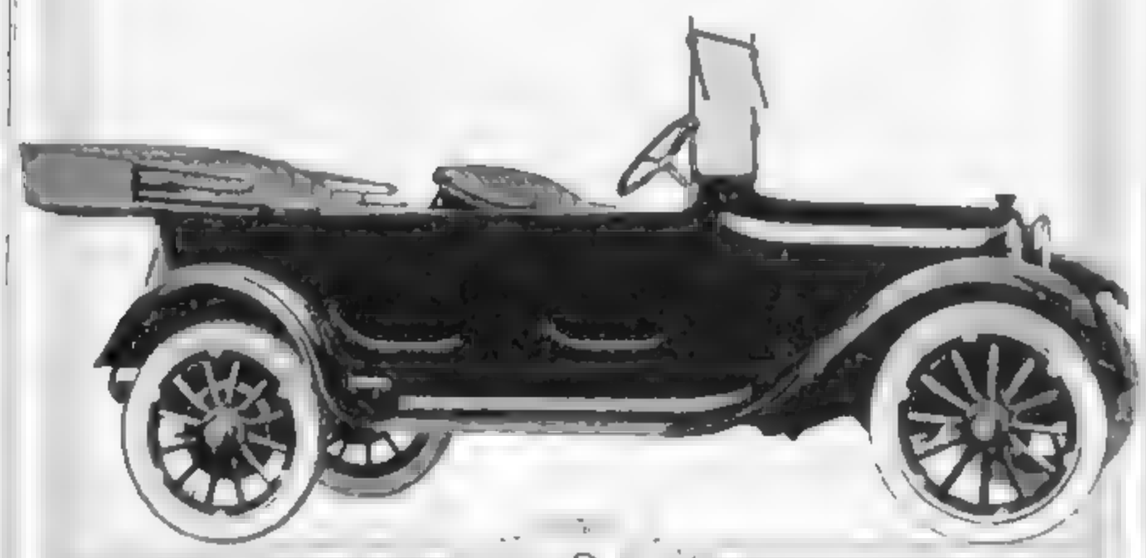

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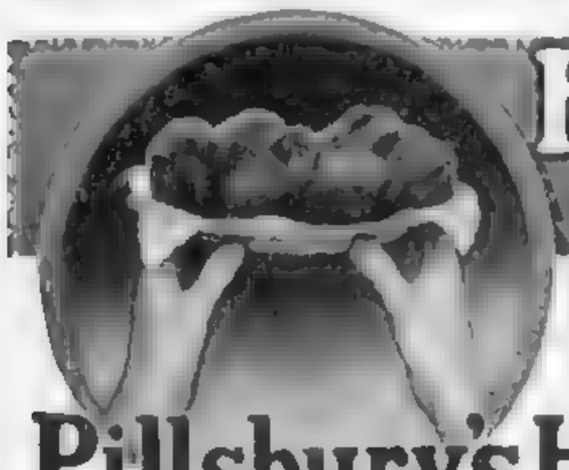

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Miss Minch did not say so. A grunt escaped her.

"Say," she snapped, "I heard that whippersnapper—he was trying to hold your hand!"

Miss Negley calmly nodded.

"Yes, of course," she said as calmly. "They all do when there's a moon. I didn't let him, though."

"Going to take him?" demanded Miss Minch. "You've led that shrimp quite a ways along, you know."

Miss Negley still smiled pleasantly.

"Yes, of course I've led him along. It was your suggestion, wasn't it? You said it would keep my hand in."

Miss Minch seemed to find some difficulty with her speech. When finally she mastered it, it was to mention something about Joe. Before Miss Negley went too far she had better think of him.

Miss Negley's smile grew negligent.

"Mr. Babbett, do you mean? You haven't seen him by any chance, have you?"

Miss Minch gave a start.

"What's that got to do with it? Answer me! Are you going to take that shrimp?"

"I don't yet know, Miss Minch," replied Miss Negley sweetly "yet, you understand." Then she rose "Of course I'm out for a swell a real swell, as you know; and if I can't get better, probably I'll take Mr. Alsop. Good night, dear," Miss Negley said then; and with another sweet smile she glided away into the bungalow.

Speechless, stupefied, Miss Minch gazed after her. It was not for long, though. Giving her hat a jab, she darted down the pathway and at all speed made her way across the street.

Joe Babbett was still there, waiting under the palm.

"Listen," said Miss Minch: "There isn't a moment to lose! Here's the money—it's in hundred-dollar bills—and you must find Lubin at once."

"I've seen him already," said Joe. "He's over at the hotel waiting for me now. He's promised it's a killing—ten per cent a week, the money doubled in two months!"

"All right!" returned Miss Minch. "Now hurry!"

"I get you!" said Joe.

Grabbing the roll of bills from Miss Minch, Joe darted off into the darkness.

Midnight had just struck. The day of Mr. Lubin's yachting party had arrived.

XVIII

"WELL, then, we fish," said Mr. Lubin positively. "We fish!"

Mr. Tams was with him. The yacht, chartered and ready, lay alongside the pier, waiting for the guests to come aboard; and a trifle astonished, Mr. Tams heard his host. He had been present, too, during the preliminary negotiations. These, as well, had left him slightly surprised.

Long, devoted perusal of the social columns had, of course, made Mr. Tams as familiar with yachts and yachting as he was with other details of the gay set's interesting life. He was, in fact, almost as fully informed as if he'd once been on a yacht. "Floating palaces" they were termed invariably; and often, in crossing the Oakland or Sausalito ferry, he had seen them lying in the roads. Later, when he'd returned to his room at Mrs. Wallop's, he'd made a point of identifying their owners by the reports in the shipping news. At dinner, afterward, he would refer casually to these persons. "The Appleby Dills are off on a cruise, I see"; or "Have you noticed the Endymion is in commission for the season?" Always the yacht's name was a classic—Electra, Diane, Iris, Siguna, Thisbe, and so forth.

For years Mr. Tams had pictured himself in such a yacht. The dream, during the night past, had assumed a concrete entity. He saw himself in yachting flannels handing a fair, beautiful woman to the tender. There would be a crowd, of course, to watch them off; probably some fellow from the papers would be there to scribble notes: "Out yesterday aboard the palatial floating palace of B. Lubin, the Wall Street magnate, and forming one of a distinguished party off for a little cruise about the bay, taking in the islands and other local points of interest, was J. Lester Tams." That, however, was but a part of it. Embarking, he saw himself borne swiftly aboard in the yacht's pinnace, saw himself handing the beautiful fair one up the side-ladder; then, led forward by a deferential manservant, a steward in brass buttons and bobtail jacket, the servant would find them chairs under the broad awning of the bridge. There, his *chaise longue* beside the same fair creature, he heard himself in fancy murmuring:

"Capital little craft, this! Quite the floating palace, eh?"

Later, in the palatial saloon below, the owner's quarters which they would inspect, straying there together, the radiant creature would toy with the keys of an exquisite little baby grand, when Mr. Tams, leaning lightly on the keyboard, his air intent, would murmur the question he meant to murmur:

"Tell me, why was it you said that I strangely interest you?"

She would tell him, perhaps. Then, too, perhaps she wouldn't. Either way, though, he meant to give her to understand he was not the trifler, the gay inconstant, she deemed him. Afterward they would join the others on the bridge. Then luncheon. Then the gay party gathered in the paneled cabin—bright talk, laughter, badinage. Rising, Mr. Tams would look about him. They instantly would still themselves. With a smile he would hold aloft his wine glass, the frail crystal bubbling with its rare, costly vintage; and he would say: "A toast, my friends! I drink to the fairest of yachtswomen!"

Afterward, on deck and the gallant craft heaving buoyant over the swell, homeward bound in the gloaming, he would stand beside her at the rail, watching the sea breeze toy with the stray wisps of her dark hair, watching it play with the tendril of one wayward curl. That was the word—wayward! Home then. Home over the heaving billow. Ashore in the dusk, the lights aland twinkling. There the crowd watching envious.

He must make note of everything to-day. It would aid him when he chartered his own yacht. He had risen early, hurrying ahead to the landing stage. He must not fail to be there, ready to hand the ladies aboard.

Early as he was, Mr. Lubin was there already.

"Vat—for twelf dollars?" Mr. Lubin was exclaiming.

Surprised, Mr. Tams saw the yacht was not yet in sight.

A small, somewhat grubby powerboat lay beside the pier. In it at the moment a person in overalls was investigating the internals of a gasoline engine set up in the cockpit; and it was to him Mr. Lubin was addressing himself. The yacht, Mr. Tams told himself, was lying outside, no doubt. Presently it would appear.

"Vat?" questioned Mr. Lubin. "For twelf dollars one day? Say, I ain't esking I should buy it!"

Mr. Tams wondered mildly at his air. It appeared indignant. Glancing casually at the boat alongside, its name, he saw, was the Umph. Such, at any rate, was stenciled on the transom, on both bows as well; and again he was looking seaward, expecting to see the yacht bearing in, when once more Mr. Lubin spoke:

"For twelf dollars to sail round only; then we come back? *Himmel!*"

"You c'n fish, if you want to," returned the person in overalls; "it don't cost you extry."

"Vell, we fish then!" said Mr. Lubin positively. "If for twelf dollar we go out fishing, it would help. Maybe we catch something, what?"

Excitedly he was demanding what fish, fresh fish, brought in the market, when something in the nature of a shock convulsed Mr. Tams. He stared, startled. Then he gaped.

Where was the striped awning? Where the *chaises longue?* The stewards in bobtailed jackets? Where the cabins, dainty with paneling? Where the baby grand?

Just as it dawned on the dazed and bewildered Mr. Tams that the Umph was Mr. Lubin's yacht, Mr. Lubin bustled toward him.

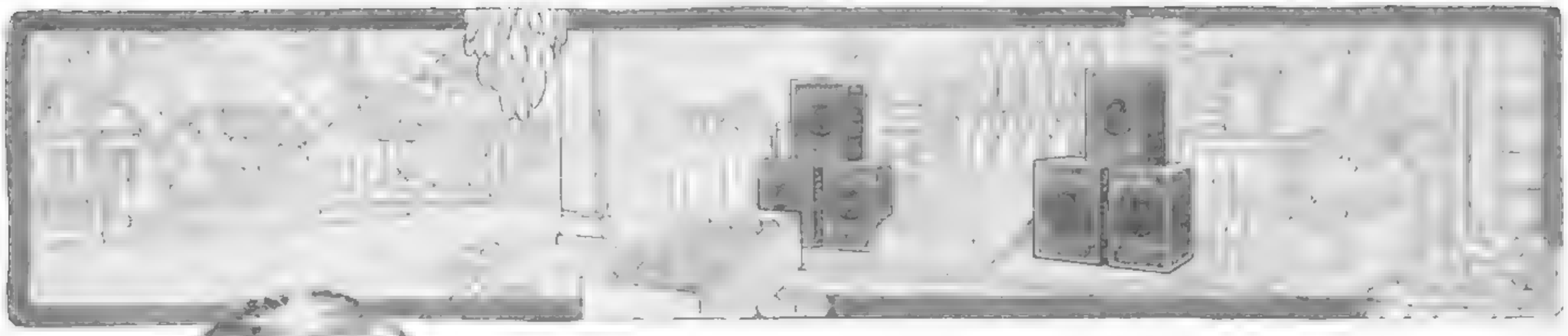
"You hear him, Tams! For one day twelf dollars I should pay him! It should be a robbery, what? I ask you, yes, no!"

Mr. Tams did not reply. The party, Mrs. Wallop and Mr. Poulsen in the lead, had just come into view. Over his arm Mr. Poulsen carried a large lunch basket, and Mrs. Wallop bore a paper box filled with sandwiches. Behind them were the Tumultys, Miss Minch and Mrs. Niblo, the latter bearing a hand of ripe bananas, without which she never went on a journey.

Speechless, however, Mr. Tams hardly saw them.

Following closely were Mrs. Harvey and Mrs. Gladdis.

(TO BE CONTINUED)



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UNDER THE SEARCHLIGHTS

(Continued from Page 7)

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"Just one-third of the cost in munition work is testing," said a superintendent. The British, as fits their character, lay great stress on testing; they hold that a defective shell, a cartridge which misses fire, is much worse than nothing at all. The testing work belongs almost wholly to women; it suits their finer perceptions. At a worktable by the factory door, where the light is good, sits a girl inspecting fulminating caps. She spreads a handful of minute caps over a perforated frame shaped like a large brass book, shakes them into the perforations, and with fingers working so rapidly that the eye cannot follow them, picks out those into which the automatic machines have dropped too little fulminate.

If she makes a mistake there will be a defective cartridge, which may mean, in the pinch, another British soldier dead for Britain. And this care, exercised over the smallest part in the smallest piece of munitionment, illuminates the use of woman in modern war.

The filling sheds, where the dangerous cordite transforms cartridges from pieces of metal to engines of war, stand apart; the girls who work there, the labor aristocrats of such a factory, wear red flannel gowns, treated with a preparation to render them noninflammable. Strands of cordite, which look like fine macaroni, run continuously over their shoulders and into the machine by which they fill and clip, fill and clip, all day or all night.

There are rows on rows of these sheds, and more going up—and yet this is by no means the greatest factory of the kind in England; nor is the city that contains it by any means the most important to the Ministry of Munitions.

Yet this city is impressive enough. It is one of the great manufacturing towns, famous in old years for many small industries rather than for great establishments. Now it lives, moves and enjoys a hectic surface prosperity through munitions. One must write ahead to secure rooms at the hotels; for a great traveling public, soldier and civilian, float in and out, all on munitions business. You meet in the lobbies men of all nationalities except natives of the Central European Powers—Americans, Russians, Rumanians, Italians, Frenchmen, Portuguese, Greeks. The housing problem has become a problem indeed.

The Busy Banks of the Clyde

A Briton who learned his technic in America came last summer to take charge of a certain department in a certain factory. For a week he had to sleep two-in-a-bed with another superintendent; no room was available. Finally the authorities appealed to the patriotism of the city; and people of all classes are now, for the good of the cause, letting their spare rooms to munition workers. The situation is not different in those other great manufacturing towns whose names we know. Besides—here I speak of points upon which a reporter must be vague—whole munition cities are springing up like mushroom Western mining camps.

As for the Clyde, where Britain does much of her naval building, the visitor who has seen its bewildering cities of steel hulks, rattling with the tattoo of steam drills; its mile after mile of wharves where the floating fortresses are receiving their final fitting; its counties of boiler factories, engine factories, gun factories, instrument factories—he must feel a little sorry for Germany. What is the use of trying to beat this people on the element they know best? What is the use?

The superintendent of one yard showed us two hulks towering like skyscrapers; some day they would be major ships of the British Navy. Beside their ways a keel was being laid, without fuss or ceremony, for another. It was a pity we hadn't come the week before, he added, for two of the big ones had just slipped away, all new, to join the fleet. They had surprises for Germany aboard too! Near by, and looking just as impressive on first glance, two ocean liners were taking shape. About these major pieces were grouped the snubby little hulls of submarines.

When, finally, a launch took us down the river, the show turned into a pageant. I counted destroyers until I grew tired of counting; and besides, I should not be permitted to register the count. Destroyers in rows, only a few weeks laid down, showed skeletons against the dull gray walls of the factories.

Destroyers in squadrons floated high on the river, receiving their armament and finishing touches.

Destroyers in schools were testing propellers, engines, torpedo tubes. Here and there the side of one would splash, and a fin, traveling fast, would cut the water—they were launching, for practice, a torpedo. Presently the great steel shark of war would come lazily back, hauled inward by a rope. A submarine, also in process of testing, would gradually lose herself under the river and as gradually heave her superstructure above the waters.

How the Navy Works in Secret

Craft responding to new needs of war, and which looked freakish to the landsman, lay interspersed through this embryo shipping; and, with naked eye or the glasses, one caught distant glimpses of greater hulls.

The pride of the shipbuilding district, like the pride of the munitions district, seems to be neither speed nor bulk of output, but thoroughness. By their pride shall ye know them. The Briton is conscientious, according to his lights, to the last gasp. However, I take my testimony from a half-outsider, a native Scotch mechanical engineer who has worked more in Canada, in Pittsburgh and in South Africa than at home. He was caressing the polished bearings of a half-finished aeroplane engine.

"We haven't let down on the quality at all," he said. "The firms up here determined—and so did the government inspectors—to make things right first and make them fast afterward. We inspect just as closely as ever. We insist on the same old finish. We're more careful, if anything. This engine, now"—he caressed it again—"a defect, a wee defect, might make it stop in an aërial fight. That might lose the plane, and the plane might lose the battery. 'Twould have been better to make no engine at all."

When it comes to the fleet, one of whose cruiser units we inspected—under careful chaperonage—the alien landsman finds himself in difficulties. The navy, the one department of British activity that never had to go through the muddle, forms a world apart, even from the English people. It has its own special psychology, its own ways and customs and hidden methods. The naval officer is hardly a typical Briton, and the British tar is a creature with engaging ways and a simple outlook all his own. Whereas the great push on the Somme was a push advertised to the sapient world a month in advance, the secrets of the navy, waging a hidden war far from inquiring outsiders, have been well kept.

The fleet lay that morning, as we whipped past it aboard an agile little torpedo boat, on an estuary of white waters and whiter mists. The gray bulks of battle cruiser, armored cruiser, light cruiser, destroyer and torpedo boat became dots in the distance and lost themselves in the haze. Even from far away you read that this was a war fleet, not a fleet on a peace visit.

The decks stood perpetually stripped for action, and the traffic of small craft between the ships had a businesslike air. No commercial shipping seemed to be afoot in these waters.

A battle cruiser shifted anchorage, a destroyer following like a little dog. She seemed to be creeping cautiously, alertly. A flagship twinkled the metallic flash of her day signals: the other ships answered: and they were as living things that exchanged great secrets, by a code of their own, in the midst of a crowd.

Among them were battered veterans of the Jutland fight, and of every other great sea fight since the war began. New bronze plates, with the records of these battles, decorated gray steel walls beside the records of old battles in which ships of the same designation had fought for England. Here and there the lieutenant in command of our torpedo boat would show us a patch, almost invisible under the gray war paint of an armored side, and tell how and where she got this scar.

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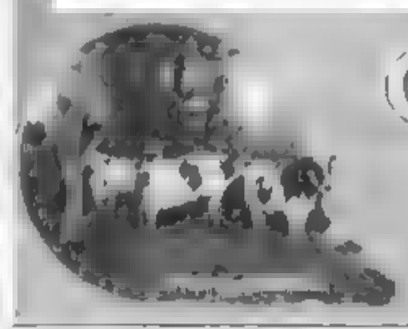

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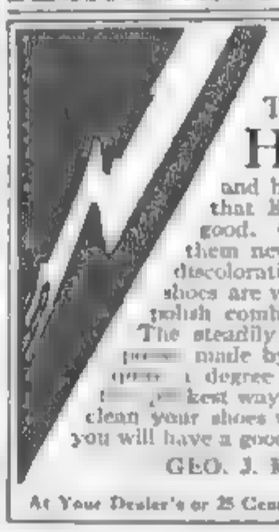

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Aboard one of the largest the petty officer in charge of a turret—I forget his designation in the British Navy—stationed us by the breech of his great murderer and gave us a lecture while he displayed his technic. The turret from within looked like a kind of engine room, all brass and steel and nickel burnished to the last degree. Its neatness, its complexity of machinery, its very polish made one think of anything but war. There was no outlook from this room; and three months before it had been just as blind, when it was a focus of a battle and likely to resolve itself at any moment into scrap steel and mangled flesh. As for the petty officer, he looked just the expert, glorified mechanic. He reminded me of a certain highly efficient head pressman whom I know—a fanatic on presses, who regards them more as human beings than machines.

As he made the ammunition hoist clang up and down, swung and closed with feather-lightness the great breechblock, pulled the lever to send in and out of the polished breech a jointed rammer that darted like a snake's tongue, he had a light of professional fanaticism in his eye. He had fought this gun, had been an accomplice to hit after hit at the Jutland Battle. "Just as cool then," an officer said, "as he is now."

At luncheon on the guard ship the officers spoke of this, their world—its gossip and its romance. There were yarns of course, and they were mainly of a strange new sea life wherein complex machinery—a Frankenstein monster when it turns on you—has replaced sail and cutlass and rifle fire from the topmasts. One had just been to visit in hospital a certain petty officer whose adventure is worth recording. There had been a submarine collision; the vessel sank. Everyone except this man got out in time. He found himself trapped at the bottom in a leaking steel coffin.

Now it is possible, I learn, to blow a submarine in this fix to the surface for a moment—how, I do not know, having little understanding of machinery. He tried this maneuver once, twice; in the process he was both scalded and gassed. It would not quite work; the boat popped up, but never to the surface. After two hours of this he was in the turret—to which he had escaped from the rising water—and submerged to the neck. He had one more chance, which he took. He dived, got tools and loosened the rivets of the turret cover—that may not be the term, but it describes the object. Then he let go his last blast of air. It blew off the cover and blew him upward. He reached the surface, where, though scalded and exhausted by his two-hour struggle, he was picked up alive.

Hard-Working German Officers

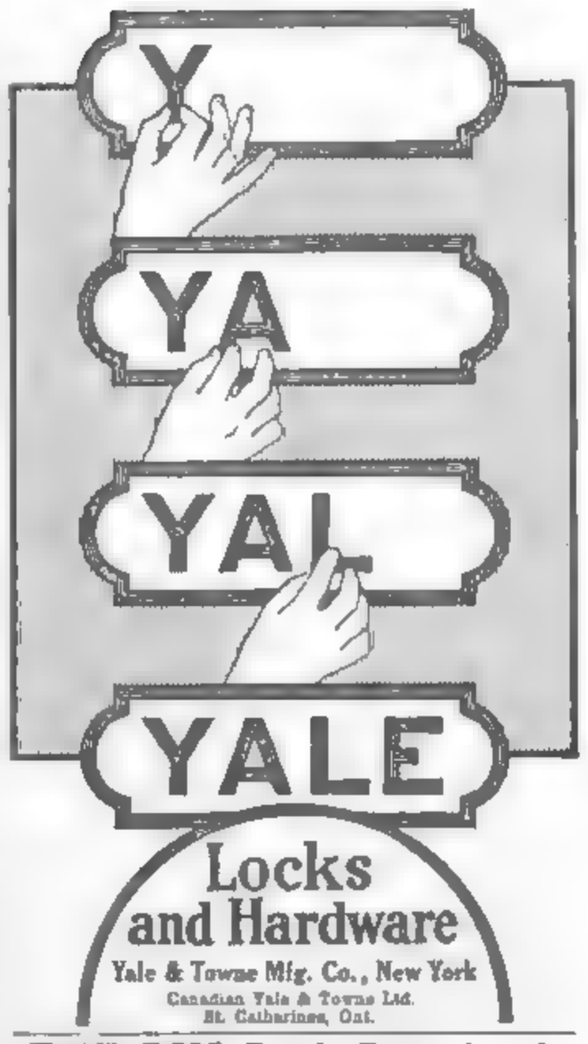
Concerning the German Navy they spoke with freedom, with fairness, with some admiration. The shooting of the German ships was superb at the beginning of an action, they said; that was partly the German guns and partly the German instruments. It fell away badly afterward. "Our crews have better endurance and discipline; if the Germans don't get us first thing, we win." The studious application of the officers was a marvel. "They spend their nights in their cabins, studying. They always knew all about our ships. They'd sit at dinner with you, and say: 'Let's see: the coal bunkers below start about four feet the other side of that partition, don't they?'"

Also, they were perfectly brave. However, the British Navy averred, it was hard to see how brave men, who seemed such good fellows when they dined in your wardroom, could have done certain things. There is a superstition in the navy that prize officers captured by the Germans, while in charge of neutral ships going back to be searched, are hanged or forced to walk the plank. There is also the memory of the Lusitania.

The German crews, the British Navy thought, are inferior in a pinch to the officers. Often men jump overboard in action. This led to another tale, of a forgotten or unrecorded old brush on the high seas. It may be a sailor's yarn, told for sport to the gullible landsman. However, the reality of this war so far transcends imagination that I myself have come to half believe and half disbelieve anything I hear.

One day two German torpedo boats sneaked up to a trawler and shelled her. Three British destroyers discovered this in time and gave chase. With their superior speed they overhauled the Germans and

(Continued on Page 85)



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(Continued from Page 82)

sunk them. At the last the enemy boats cut a curious course, flopping about the water in such a manner as made gunnery uncertain. The British went on to pick up the survivors. There were none. They traveled homeward on the course by which the Germans had run away, and a few miles back they began to pick up survivors in bunches. The Germans, they told me, had abandoned their ships.

As regards the Jutland Battle, the British were in the mood, I think, of a world's champion who has fought ten rounds with a second-rater and pulled off only a draw or a narrow decision on points. He wants a return match—badly.

Here, as almost everywhere else in the war zone, I came across a piece of America. At a gangway a lieutenant stopped me and asked, in a good Southern accent, whether we had any Southerners in our party. From him I got a sketch of his life, and from others an account of his deeds. English by birth, he emigrated early to our South; he had been in the management of a certain railroad. He joined our militia, in which he became an officer.

Now he got his instruction as a raw private from a certain old ex-Confederate who had served under Stonewall Jackson and learned the Jackson method of teaching infantry drill. Returning to England for the war, he offered to instruct naval recruits in infantry tactics by the same system, which resembles the "natural" method with languages. He did not lecture his men on theory, yet he did not teach them anything without explaining why it was done. Taking up a rifle at the first lesson, he would say:

"This is a rifle. This is the barrel. The hole is known as the bore; the bullet goes through that. It is held so. Take it—look it over. Now this is the action"—and so on.

Following this system, he brought thousands and thousands of recruits to perfection in record time. Finally he handed the job over to assistants, all trained in the Stonewall Jackson method; and the navy promoted him to higher duties.

I have been some time in working round to my title, and yet it is pertinent: for night has no sooner fallen, in any British city one may name, before the searchlights begin dimming the belt of Orion or making sickly tracks like nebulæ on the clouds, and over everything hangs the sporting possibility—not the "menace," mind you—of a Zeppelin attack. It is the one common interest, the craze of the hour, which salts and spices everything.

No one, I suppose, has much fear of Zeppelins, except perhaps a few nervous old people. The public attitude is that of the soldier in those mild wars of the past, before slaughter went by machinery—"Of course it won't get me!" In two years they have taken less life than a mild, steady epidemic of diphtheria; and when there is a little diphtheria about, who except a hypochondriac cowers in his bed? The interest is partly indignation and partly a hope of seeing this bizarre, unprecedented show.

Watchers of the Skies

Everyone on this side, and probably everyone at home, knows the habits of these great assassins, so frail that they may be accounted, in the end, only a curiosity of aggressive land warfare—though they do have their uses for naval observation. They can come only when the airs above the Channel are fairly favorable—as now, in autumn—and only on a fair dark night. Cloudy weather hides all landmarks, and a mariner of the air cannot steer accurately in that unstable element by dead reckoning. Moonlight is to them like a universal searchlight: they become easy targets.

Even on dark clear nights they make ridiculous mistakes, what with the lighting regulations. I know for a certainty that cities reported from Berlin as "bombed" were never touched. The Zeppelin crews had simply lost their way and mistaken one city for another. So, when the morning moon hangs ragged in a dawn sky, people remark that the "Zepps" are due again. Then lights burn low; and pedestrians, on fair nights, crane their necks to inspect the heavens. London is learning a great deal about astronomy.

Those nights are weird and wonderful. Dim lights, shaded above, glimmering feebly through colanderlike perforations below, illuminate the thin autumn mist, which seems to emanate from the very pavements of this foggy town. They give mystery to dark, massive London. Going to the theaters is an adventure.

You may get a taxicab on starting, but you must generally walk home or take a bus, for the petrol regulations have greatly reduced all motor transport for civilians.

To cross Piccadilly, Leicester Square, or any thoroughfare near the center of the night life, you must weave and dodge through the darkness, all alertness to avoid traffic in the pitch-black streets. For all that, the theaters are crowded at night, as well as at matinée performances.

To get for a moment out of the darkness and into the footlight glow: The state of the theatrical business is impermanent and curious. The musical comedies have no male chorus any more. Contraltos, dressed in a stage version of male clothes, play these parts. An urgent demand has arisen for Juveniles, which is supplied mainly from our side; in fact, there has been a new American invasion of the theater.

At the London Playhouses

Arriving at a Midlands town one Monday morning, I repaired at once to the police station to register my suspicious alien presence and business. The somewhat forward clerk took down my name, age and nationality. Then, "Where are you playing?" he asked, as by routine.

Weekly, some major or minor stage favorite disappears into khaki, his show closing or an elderly understudy taking his place. Henry Ainley went his way to barracks last month, followed by the wails of the matinée girl. George Grossmith has volunteered. Basil Hallam—"Gilbert the Filbert"—is dead, as all the world knows; and so is many a minor favorite.

An American actor, alone of his nationality in a certain popular comedy, has for associates an old comedian, a middle-aged man who has given notice because his class is "attested" and must go to barracks this month, and a young fellow with certain physical defects, who is expecting nevertheless to be called for light work in the Army Service Corps.

This is a season of American dramas, possibly because the British playwrights are mobilized or lack the heart to write. The manner of handling these plays puzzles one who has seen them on their American run. Take, for example, Augustus Thomas' Her Husband's Wife. As given in the United States a few years ago, with Laura Hope Crews, Henry Miller and Grace Elliston, it was light comedy, just verging here and there on farce. Those three fine artists, Marie Lohr, Irene Vanbrugh and Boucicault, are playing it as broad farce, "gagging" and forcing laughs in a manner which would have shocked British theatrical conventionality three years ago.

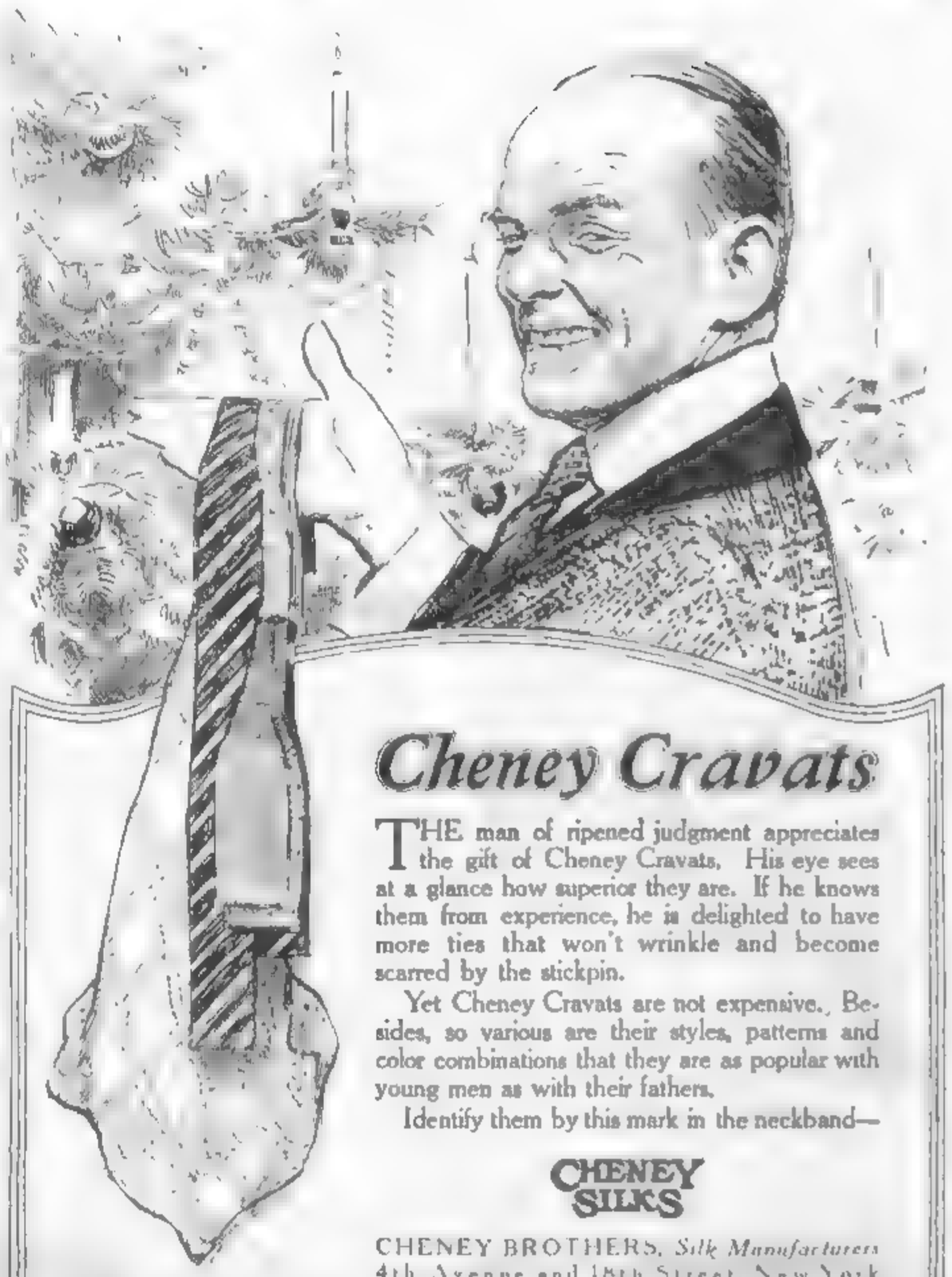
George M. Cohan's Broadway Jones yielded to Hamlet for subtlety, but it was a good straight comedy of American life. As Seymour Hicks plays the rewritten London version, he inserts knockabout and low comedy that would have seemed broad in an old-time Bowery burlesque. Boyd Davis, an American actor in this cast, has explained to me what I have half suspected.

"They want to be hit hard," he said, "right between the eyes. You can't make anything too broad or absurd for them now. We get away with old tricks of low comedy that went out with hoopskirts, and every time you sit down in a chair and let the back hit you in the neck they howl. They're there to forget their troubles; that's the answer."

The same thing explains why General Sir Horace Smith-Dorrien rages through the land denouncing immoral plays. Subtle salaciousness is of no use; here, also, the manager who does that kind of thing must "hit 'em hard." I may say that even these plays are not so broad as the Queen of the Moulin Rouge brand, which flourished on Broadway a few years ago.

Here, I think, is a peephole into that resolute, suffering soul of England concerning which I have said so little in this rambling record of impressions. Try as they may, the English cannot entirely conceal the stern fact that they, like the French, are suffering as the death list grows. To express sorrow, like every other emotion, frankly—that is the French way. They swathe themselves in mourning; little girls of ten are walking bundles of crape. They suppress public gayety, as contrasting indecently with the mood of France.

The Briton, who expresses what he thinks with utter frankness, cannot or will



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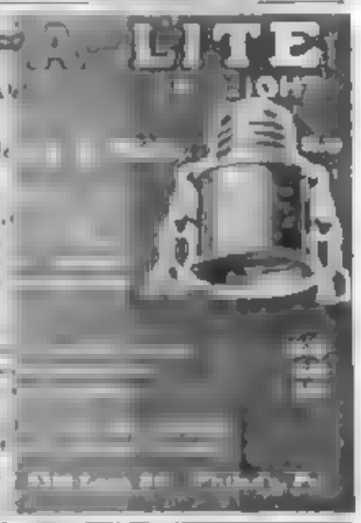

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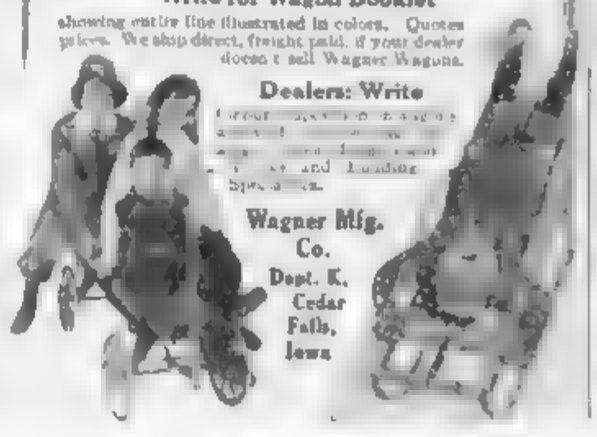

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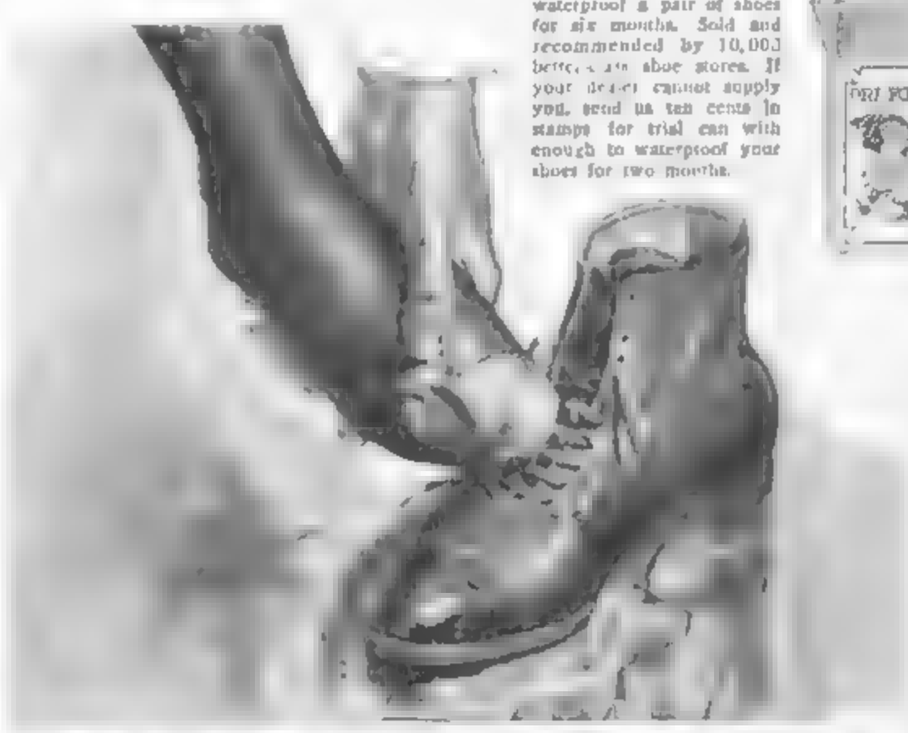

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not express what he feels. One sees little mourning in the London streets. I remarked that once to an Englishman who sat by me at a club luncheon. "I don't know about that," he said with the gruffness they use to veil their feelings. "This is mourning, for example." And he touched his inconspicuous black cravat. I looked about the table and saw four other black cravats.

Yet feeling does come out now and then in one string of London theaters. The cinematograph pictures of the Somme battle have been running for two months and bid fair to run as much longer. As everyone who has seen them must know, they are amazingly frank. They show a charge out of the trenches, where a man falls as he reaches the parapet, tries to claw his way up and sprawls out on his face. They show a rush through the barbed wire, at least three soldiers dropping as they run. There is, too, a picture of a wounded soldier—the title admits that he died half an hour afterward—being carried out, all limp, with the passing of his soul.

I have seen civilians leave the theater midway of the second reel, unable longer to control their emotions; I have seen convalescent soldiers pale with the renewed memory of what they went through. First and last, these films show thousands of soldiers on the march or advancing into action. Now among these, people are forever recognizing or thinking that they recognize some son or brother joined to the roll of honor or still fighting at the Somme. Such people come again and again for one more look at him.

Therein lies a pathos of war that surpasses imagination.

In the last two open seasons four Zeppelins have reached the vicinity of London. As the world knows, one of them banged up a suburb, but all were brought down, coming or going. The first one, the Cuffley Zeppelin, I missed entirely—slept through it. The waiter at my hotel conveyed me the news when he brought breakfast. I reproached him because he did not waken me, for it appeared the hotel servants had all witnessed from the roof that sudden conflagration in the sky. He responded that a great many gentlemen—especially the officers—objected to being called for Zeppelins.

The Wrecked Zepp at Cuffley

That morning I chartered a taxicab and went out, with all London, to the hamlet of Cuffley, so suddenly become famous. Derby Day never drew a greater crowd on the country roads. Our taxicab driver, at each crossroad, would pull up and ask, without preliminaries: "Which way, Jock?" And the bored citizen so accosted would merely jerk a cynical thumb. Two miles from Cuffley the soldiers stopped us; all roads beyond that point were impassable for motors. We drifted then with a crowd, all sorts and conditions of people, solemnly but cheerfully slopping through mud and rain.

It seemed to me, when at last we reached the vast, confused scrapheap which had been a Zeppelin, and the pile of cindered flesh which had been men, that the English people bore themselves with real gallantry. These dead were the first invaders slain on British soil in I know not how many generations; they had come on a mission that the British regard as cowardly assassination. Yet there was no rejoicing in the presence of the dead; there were no jeers. Everyone was quiet, respectful, and a little horror-stricken.

The second time, the distant burst of guns gave warning. I was just falling asleep. In Zeppelin costume—slippers and pyjamas, covered with an overcoat—I ran out into the pitch-dark hotel courtyard. A British officer—at least he wore a khaki raincoat over his pyjamas—accosted me. He hesitated to go out into the street in that costume; but when louder explosions began—doubtless the fall of bombs on that suburb—excitement overcame British modesty.

A shaded street lamp before the hotel gave glimpses of a gathering crowd. Some were attired like us—for example, a nice old lady, quite voluble with excitement, wearing a fur coat over pongee pyjamas; a group in evening dress; a knot of workmen coming from night shift; and some messenger boys. The explosions and the distant guns stopped. Suddenly from behind the hotel came a decorous but perfectly clear British cheer, punctuated by hand-clapping. A fire station stands there and the firemen get news early. We ran back.

Another at Golder's Green

A crowd of women, still cheering, though with dignity and reserve, gave us the news—a Zeppelin was down in flames. The British officer declared his belief that the beggars were spoofing us, and remained skeptical until the manager of the messenger office, calm but smiling, reported that it was true, every word.

The officer alleged that it was ripping and suggested that we try the roof.

Nothing was visible from that point save a few searchlights, playing a sickly glare on the clouds. We waited until the cold discouraged our curiosity. Just as I was falling asleep again I heard another cheer. That was to celebrate the fall of the second airship, which the British brought down in Essex intact.

Next morning I joined the procession that traveled to the spot. My way took me across half of London. The metropolis of the world is only measurably greater than New York after all. But in ground area there is no comparison between the two cities. The London tenements are one-story or two-story houses; ours run to seven and eight stories. London has no equivalent for the skyscraper or for the great apartment house, so it spreads mile after mile.

When after a long journey through this vastness I reached an area where, for half a mile or so, the windows were broken, where an occasional house or shop had been struck and gutted, the main impression was the futility of the whole proceeding. It seemed to me that at this rate the fleet of eighty Zeppelins, of which the Germans boast, might do its worst to London and still make no effectual dent in her imperial vastness.

Finally, when the last of the four came down at Potter's Bar I was rewarded for my vigilance by a rosy glow, suddenly beginning and suddenly dying, in one quarter of the heavens. As before, a crowd in many varieties of clothing gathered before the hotel; when I told what I had seen there ensued a debate, wherein several contentious Britons of both sexes, whose faces I never saw, tried to prove to me that I was only an excitable American.

A Cockney messenger boy took my side; they seemed to regard him as a hysterical child. A postman, whose uniform gave him official sanction, passed up the street. "It's true," he said—"came down in flames over Golder's Green way!" Then we cheered, clapped hands not too loudly and adjourned to bed.

So far this season, except to persons in the Potter's Bar direction of the London suburbs, this last open season for Zepps has been a poor show. The next dark of the moon may be more fatally exciting. I hope not; and London, its faith in the air service restored, fully expects not.

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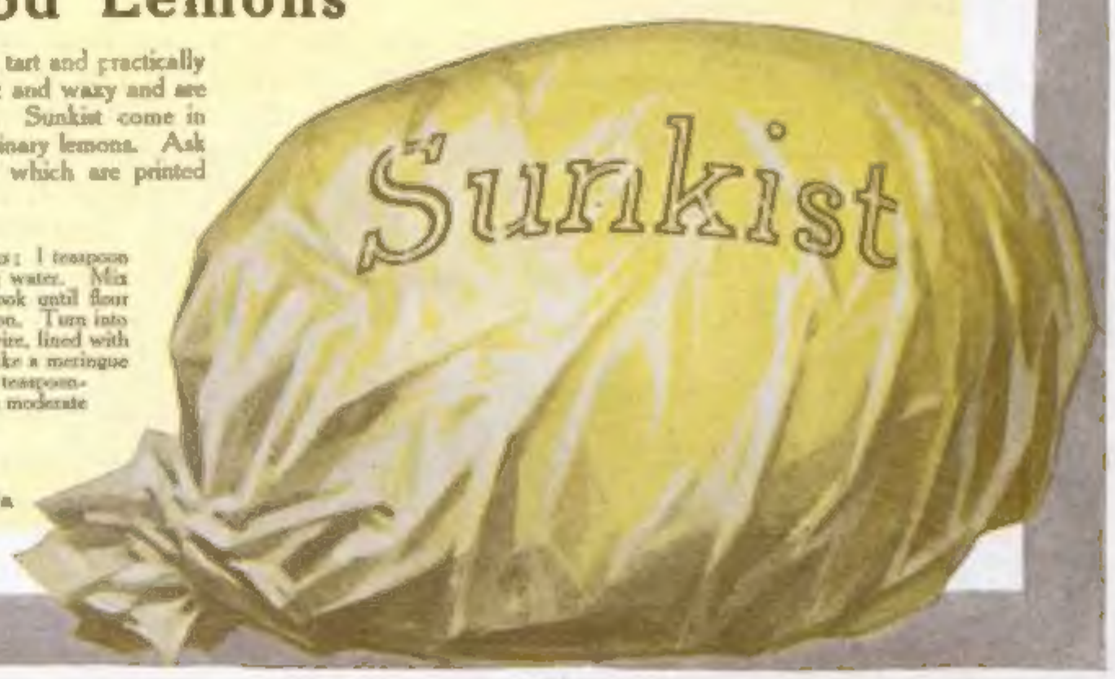

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